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State of Iowa

1984

Annual Report

OF THE

SUPERINTENDENT OF BANKING

OF THE

State of Iowa

for the year ending

June 30, 1984

TO HIS EXCELLENCY
GOVERNOR
TERRY E. BRANSTAD

Published by
THE STATE OF IOWA
Des Moines

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STATE OF IOWA
DEPARTMENT OF BANKING
TELEPHONE 281-4014
530 LIBERTY BUILDING
418 SIXTH AVENUE
DES MOINES, IOWA 50309

August 31, 1984

TO HIS EXCELLENCY
TERRY E. BRANSTAD
GOVERNOR OF IOWA

Dear Governor Branstad:

It is my pleasure to submit to you the 1984 State of Iowa Annual Report of the Superintendent of Banking for the fiscal year ending June 30, 1984.

Respectfully submitted,

Thomas H. Huston

THOMAS H. HUSTON
Superintendent

THH/lh

STATE OF IOWA
DEPARTMENT OF BANKING
Office of the Superintendent

Statement of Policy

In support of the humanitarian principles embodied within the Constitution of the United States of America, state and federal legislation designed to eliminate job discrimination, and Executive Order Number 46 mandated by the Governor of this State, the State of Iowa Department of Banking is firmly committed to the maintenance of an employment program whereby all applicants and employed individuals of this Department are assured equal access to employment opportunities. Discrimination on the basis of race, religion, color, sex, national origin, age, or disability will not be permitted except insofar as the foregoing might relate to a bona fide occupational requirement, and affirmative measures will be taken to see that fairness and equality will continue to be incorporated into the employment practices of the Department of Banking.

So as to more reasonably facilitate the fullest use of available human resources, all policies, practices, and procedures of the State of Iowa Department of Banking shall embrace the principles of Affirmative Action and are so designed to ensure that recruitment, selection in hiring, promotions, transfers, compensation, benefits, and training will be administered in a fair and nondiscriminatory manner.

This Department's ongoing commitment to employment equality shall be implemented and monitored by an EEO Officer designate who in turn shall report directly to the Superintendent of Banking regarding the degree of success or failure in attaining established Affirmative Action goals. Not unlike other organizational goals, performance in Affirmative Action shall also be measured and included among performance reviews of this Department's staff.

Moreover, as a public agency, the State of Iowa Department of Banking recognizes its responsibility to serve as a model to the private sector in the formulation of its commitment against discriminatory employment practices and as matter of public record has addressed itself to the implementation of a program designed to achieve the utilization of human skills and resources based solely upon merit and fitness with no relevance attached to race, religion, color, sex, national origin, age, or disability.

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ANNUAL REPORT OF THE IOWA BANKS

Iowa Chartered Banks	534
Bank Offices (Operated by Iowa Chartered Banks)	398
National Banks	104
Bank Offices (Operated by National Banks in Iowa)	(Estimate) 120
Private Banks	1

STATE BANKING BOARD
Appointed July 1981 through June 1985
Thomas H. Huston, Chairman

S. Rebecca Banks	West Des Moines
Marvin F. Chevalier	Postville
William C. Hess	Coon Rapids
Herman C. Kilpper	Des Moines
Harry F. Reed	Waterloo
Marguerite S. Stoll	Anamosa

STATE BANKING OFFICIALS, EXAMINERS AND EMPLOYEES

Thomas H. Huston, Superintendent

Howard K. Hall, Deputy Superintendent

Ronald L. Bradshaw, Assistant to the Superintendent

Steven C. Moser, Assistant to the Superintendent

N. Dean Rowland, Assistant to the Superintendent

Thomas F. Atkinson, Bank Examination Analyst

Alan H. Torgler, Bank Examination Analyst

Larry D. Kingery, Small Loan Supervisor

Bank Division

Bank Examiner V

Baird, Robert A. ..... Webster City
Barrett, William G. ..... West Union
Bolton, Richard D. ..... Atlantic
Hughes, Bradley E. ..... Cedar Falls
Murray, Thomas E. ..... Bettendorf
Nellor, M. Kathy ..... Mt. Pleasant
Nielsen, Jay D. ..... Le Mars
Nun, Richard W. ..... Emmetsburg
Parrish, Joseph L. ..... West Des Moines
Rasmussen, Kent M. ..... Grinnell
Reed, Marlin ..... Des Moines
Sweeney, John M. ..... Carroll
Timlin, Paul L. ..... Cedar Rapids
Van De Walle, Kirk D. ..... Mason City

Bank Examiner IV

Ausborn, Kris M. ..... Spencer
Bruggeman, Mark L. ..... Mason City
Erickson, William D. ..... Mt. Pleasant
Grochala, Krystof J. ..... Cedar Falls
Gruenwald, J. F. ..... Bettendorf
Jungman, Jeff A. ..... Boone
Lamb, Stephen C. ..... Atlantic
Petrucka, Carol A. ..... Cedar Rapids
Wenger, Howard B. ..... West Union

Bank Examiner III

Barks, Janet L. ..... Des Moines
Benishek, Lanny J. ..... Atlantic
Benson, John A. ..... Marion
Cook, Collin L. ..... Carroll
Daedlow, Aubrey D. ..... Mediapolis
Erusha, D. Neil ..... Webster City
Fehring, Mary K. ..... Bettendorf
Goerdt, Jane G. ..... Mason City
Hall, Bryan H. ..... Des Moines
Hopson, Michael W. ..... Grinnell
Jehle, Kent L. ..... West Union
Juhl, John K. ..... Mt. Pleasant
Knaack, Alan R. ..... Grinnell
Long, Merle L. ..... Le Mars
Marshall, Gregory D. ..... Grinnell
McBeth, Andrew L. ..... Des Moines
Moulds, Arthur N. ..... Webster City
Nichols, Dana L. ..... Mt. Pleasant
Simmens, Robert E. ..... West Union
Sims, Jeff A. ..... Spencer
Songer, Ronald W. ..... Denison
Steffes, Mark J. ..... Spencer
Stevens, Gary L. ..... Mason City
Stonehouse, Tara L. ..... Coralville
Van Tasell, Scott A. ..... Le Mars
Wray, Russell C. ..... Denison

Bank Examiner II

Baird, Randal G. ..... Atlantic
Bergman, Gary A. ..... Bettendorf
Brandenburg, Daniel T. ..... Grinnell
Bruns, Paul A. ..... Hiawatha
Brus, Scott A. ..... West Union
Conway, Mark F. ..... Cedar Falls
Downing, Douglas E. ..... Atlantic
Fowles, Robert W. ..... West Des Moines
Harken, Bryan K. ..... Le Mars
Knudsen, Allan L. ..... Coralville
Magill, Rick J. ..... Webster City
Morrissey, Daniel J. ..... Bettendorf
Neary, Donald E. ..... Carroll
Strutzel, Craig E. ..... Cedar Rapids
Teig, Sandra L. ..... Cedar Falls
Trepp, Cynthia A. ..... Cedar Falls
Wonder, Ron L. ..... Webster City

Bank Examiner I

Albrecht, Steve D. ..... Des Moines
Clark, Cathi ..... Mason City
Hansen, Jeffrey A. ..... Cedar Falls
Honsbruch, Harlan H. ..... Grinnell
Howard, Stephen C. ..... Carroll
Job, Stuart L. ..... Davenport
Larson, Eric W. ..... Hiawatha
Schulke, Roger E. ..... Spencer
Schofield, Daniel J. ..... West Union
Selinger, John L. ..... Webster City
White, Sheryl L. ..... Le Mars
Whiting, Marjorie L. ..... Mt. Pleasant
Zimbrunnen, Ross R. ..... Mason City

SMALL LOAN DIVISION

Bonacci, Louis J., Jr. ..... Des Moines

OFFICE STAFF

Bartling, Pamela ..... Des Moines
Cooper, L. Lynn ..... West Des Moines
Daugherty, Glenadine ..... Des Moines
Davis, Maureen ..... Des Moines
Graves, Susan ..... Lacona
Hagen, Lynn M. ..... Des Moines

INSTITUTIONS UNDER THE SUPERVISION OF THIS DEPARTMENT

Iowa Chartered Banks 534
Small Loan Licensees 173
Money Order Companies 12
Debt Management Companies 10

OPERATING STATEMENT

FOR

January 1, 1983 to December 31, 1983

	Bank	Small Loan	Total
RECEIPTS			
Total Exam fees	$2,724,814.75	$30,118.24	$2,754,932.99
Investigation	3,491.19	1,650.00	5,141.19
License	-0-	32,015.00	32,015.00
Other Receipts	2,853.32	-0-	2,853.32
TOTAL INCOME	2,731,159.26	63,783.24	2,794.942.50
DISBURSEMENTS			
Salaries:			
Administration	162,353.54	5,851.40	168,204.94
Office Personnel	165,197.59	15,641.60	180,839.19
Supervisors & Examiners	1,833,311.97	37,710.40	1,871,022.37
Sub-Total	2,160,863.10	59,203.40	2,220,066.50
IPERS FICA & INSURANCE	328,163.53	8,869.46	337,032.99
Sub-Total	2,489,026.63	68,072.86	2,557,099.49
Travel:			
Administration	5,796.78	-0-	5,796.78
Supervisors & Examiners	261,102.70	8,496.74	269,599.44
Sub-Total	266,899.48	8,496.74	275,396.22
Other Disbursements:			
Board Members Travel & Per Diem	6,553.54	-0-	6,553.54
Postage	13,834.93	341.57	14,176.50
Telephone & Telegraph	12,561.81	472.05	13,033.86
Office Rental	19,594.02	816.40	20,410.42
Equipment	5,655.58	295.73	5,951.31
Office Supplies and Expense	7,615.73	192.72	7,808.45
Equipment Rental	11,473.17	144.12	11,617.29
Printing	7,884.77	286.71	8,171.48
Equipment Maintenance	2,366.02	22.76	2,383.78
Employee Education	155.00	-0-	155.00
Subscriptions & Dues	13,025.47	100.00	13,125.47
Employee Relocation	4,486.67	-0-	4,486.67
Surety Bonds	311.73	11.53	323.26
Miscellaneous	53.75	8.49	62.24
Sub-Total	105,572.19	2,692.08	108,264.27
TOTAL DISBURSEMENTS	2,861,498.30	79,261.68	2,940,759.98
GAIN OR LOSS	(130,339.04)	(15,478.44)	(145,817.48)

IOWA CHARTERED BANK RECORD

State Supervised Institutions

Date	Number	Deposits	Capital Stock	Total Assets
June 30, 1891	205	$ 33,781,706	$ 11,026,393	$ 48,254,287
June 30, 1892	245	42,467,395	12,734,300	59,011,405
June 30, 1893	325	42,151,434	14,484,120	60,854,842
June 30, 1894	350	41,987,838	15,670,800	61,271,266
June 30, 1895	364	43,627,136	16,151,300	64,045,057
June 30, 1896	370	43,955,793	16,411,400	64,626,481
June 30, 1897	372	45,442,894	16,287,200	65,799,440
June 30, 1898	383	59,336,453	16,447,000	79,697,645
June 30, 1899	402	77,405,669	16,874,170	98,704,549
June 3, 1900	448	91,147,056	16,054,900	114,392,434
June 30, 1901	474	114,731.614	18,845,400	139,554,390
June 18, 1902	531	133,692,464	20,205,400	160,711,667
May 6, 1903	574	132,443,981	21,315,400	161,462,836
April 30, 1904	619	141,471,439	22,392,300	161,676,619
May 29, 1905	677	146,493,959	24,096,800	179,676,868
May 17, 1906	745	169,609,746	25,699,800	205,145,900
April 19, 1907	812	201,953,384	28,010,800	241,512,637
May 14, 1908	845	197,927,303	28,604,300	239,340,983
May 18, 1909	898	225,155,164	30,578,300	269,730,523
June 30, 1910	951	246,921,202	32,478,800	296,673,487
May 29, 1911	984	249,829,532	33,901,800	306,680,886
June 29, 1912	1,016	278,761,504	33,982,300	336,742,687
June 28, 1913	1,068	304,794,994	37,895,800	368,819,792
June 30, 1914	1,114	314,129,495	39,918,800	383,784,073
July 6, 1915	1,171	325,812,711	41,834,800	398,503,620
June 10, 1916	1,217	359,282,185	43,866,300	436,461,786
May 21, 1917	1,254	447,051,146	45,196,300	526,652,044
June 29, 1918	1,309	496,506,261	48,407,300	584,588,132
June 30, 1919	1,320	599,897.385	49,546,550	696,565,886
June 30, 1920	1,346	657,886,492	53,816,300	800,862,729
June 30, 1921	1,350	549,310,628	55,810,800	727,080,931
June 10, 1922	1,332	556,125,674	55,915,300	713,358,785
April 3, 1923	1,329	637,205,045	56,332,300	773,202,451
June 30, 1924	1,269	605,937,170	54,192,300	779,221,107
May 1, 1925	1,217	603,223,195	50,952,800	710,059,573
June 30, 1926	1,161	590,921,480	48,901,800	682,120,699
June 30, 1927	1,096	559,916,799	45,762,300	642,837,816
June 30, 1928	1,056	563,542,395	44,831,300	643,073,159
June 29, 1929	1,021	552,554,520	43,168,300	663,065,559
June 30, 1930	975	523,148,819	41,085,300	605,796,294
June 30, 1931	893	474,927,116	38,429,500	549,265,772
June 30, 1932	703	289,224,625	28,706,500	358,198,499
June 30, 1933	*620	228,985,321	24,535,000	282,973,546
June 30, 1934	**487	225,497,000	20,538,000	259,014,402
June 30, 1935	535	300,706,633	22,666,500	336,809,667
June 30, 1936	543	346,713,047	23,306,500	385,437,951

*Includes the reports of 288 S.F. 111 banks.
**Does not include the reports of S.F. 111 banks.

IOWA CHARTERED BANK RECORD

State Supervised Institutions

Date	Number	Deposits	Capital Stock	Total Assets
June 30, 1937	545	383,193,883	23,551,500	424,083,480
June 30, 1938	542	375,876,103	23,435,500	418,430,191
June 30, 1939	538	401,323,567	23,556,500	446,682,294
June 30, 1940	543	438,922,631	23,636,500	486,872,833
June 30, 1941	542	483,337,352	23,750,500	534,341,075
June 30, 1942	545	562,572,568	24,308,000	616,591,014
June 30, 1943	542	787,765,327	24,496,500	845,261,045
June 30, 1944	542	1,038,660,323	25,271,000	1,101,397,171
June 30, 1945	545	1,196,343,012	25,721,000	1,265,504,427
June 29, 1946	552	1,365,802,141	26,361,000	1,445,294,047
June 30, 1947	557	1,512,304,013	27,194,000	1,596,633,023
June 30, 1948	558	1,478,567,677	28,437,000	1,570,523,009
June 30, 1949	558	1,445,844,346	30,353,000	1,546,423,190
June 30, 1950	556	1,478,956,843	31,940,500	1,588,467,014
June 30, 1951	556	1,536,614,982	34,105,500	1,656,042,937
June 30, 1952	558	1,555,087,192	35,945,500	1,684,776,491
June 30, 1953	558	1,633,346,205	37,630,500	1,772,303,351
June 30, 1954	559	1,755,531,999	39,392,000	1,903,843,077
June 30, 1955	562	1,752,495,839	41,622,000	1,911,830,624
June 30, 1956	564	1,766,744,835	43,669,000	1,936,222,800
June 6, 1957	565	1,823,789,206	46,254,000	2,005,340,036
June 23, 1958	564	1,932,352,108	47,976,000	2,128,751,078
June 10, 1959	565	2,010,678,372	50,803,500	2,226,262,196
June 15, 1960	565	1,979,335,212	52,933,500	2,213,709,881
June 30, 1961	567	2,028,828,757	55,411,000	2,267,329,404
June 30, 1962	567	2,202,167,885	57,688,500	2,455,343,527
June 29, 1963	568	2,363,724,805	60,088,500	2,632,455,997
June 30, 1964	567	2,479,409,424	61,473,500	2,760,611,087
June 30, 1965	566	2,739,457,530	63,411,000	3,039,212,514
June 30, 1966	567	2,984,380,649	68,223,500	3,310,086,033
June 30, 1967	568	3,175,318,263	71,181,500	3,537,412,214
June 29, 1968	567	3,520,090,393	75,867,700	3,910,569,128
June 30, 1969	565	3,875,751,233	82,273,450	4,359,742,584
June 30, 1970	564	4,083,576,046	89,516,975	4,616,169,321
June 30, 1971	564	4,576,669,593	96,844,675	5,159,346,086
June 30, 1972	565	5,102,873,480	103,264,225	5,761,598,474
June 30, 1973	566	5,995,007,901	109,793,725	6,763,327,703
June 30, 1974	565	6,710,632,667	116,303,225	7,574,961,562
June 30, 1975	560	7,466,247,838	121,841,415	8,394,410,954
June 30, 1976	557	8,270,932,000	128,711,225	9,205,892,000
June 30, 1977	553	9,122,801,000	138,297,000	10,190,102,000
June 30, 1978	553	10,106,941,000	147,605,000	11,361,473,000
June 30, 1979	554	10,992,127,000	159,669,000	12,509,900,000
June 30, 1980	554	11,805,752,000	175,876,000	13,568,887,000
June 30, 1981	553	12,995,499,000	183,756,000	15,058,986,000
June 30, 1982	549	14,146,086,000	194,489,000	16,671,420,000
June 30, 1983	543	15,591,433,000	202,964,000	18,011,231,000
June 30, 1984	534	16,464,684,000	200,007,000	19,120,959,000

LIST OF 398 OFFICE CERTIFICATES OUTSTANDING AS OF JUNE 30, 1984

Under the Provisions of the Iowa Banking Act of 1969

Office Location	Bank Location	
Agency	Union Bank and Trust Company	Ottumwa
Albia (1)	First Iowa State Bank	Albia
Albion	Fidelity Brenton Bank and Trust Company	Marshalltown
Alburnett	Farmers State Bank	Marion
Alexander	Latimer Bank & Trust	Latimer
Algona (1)	United Central Bank & Trust Company of Algona	Algona
Allerton	The Citizens State Bank	Corydon
Alvord	Valley State Bank	Rock Valley
Ames (2)	Union Story Trust & Savings Bank	Ames
Ames (1)	University Bank and Trust Company	Ames
Andrew	Andrew Savings Bank	Bellevue
Ankeny (1)	Ankeny State Bank	Ankeny
Arcadia	Carroll County State Bank	Carroll
Archer	Security State Bank	Sheldon
Arlington	Oelwein State Bank	Oelwein
Arthur	Ida County State Bank	Ida Grove
Atlantic (1)	First Whitney Bank and Trust	Atlantic
Audubon	Audubon State Bank	Audubon
Aurora	Oelwein State Bank	Oelwein
Austinville	State Savings Bank	Aplington
Ayrshire	Palo Alto County State Bank	Emmetsburg
Bagley	Perry State Bank	Perry
Battle Creek	First State Bank	Ida Grove
Bernard	Hawkeye Bank and Trust	Maquoketa
Bettendorf (2)	Bettendorf Bank & Trust Company	Bettendorf
Bettendorf	Davenport Bank and Trust Company	Davenport
Bettendorf (2)	First Trust and Savings Bank	Davenport
Bettendorf	Northwest Bank & Trust Company	Davenport
Birmingham	Farmers State Bank	Keosauqua
Bode	United Central Bank & Trust Company of Algona	Algona
Bonaparte	State Central Bank	Keokuk
Bondurant	Farmers Savings Bank	Mitchellville
Boone (1)	Boone State Bank & Trust Company	Boone
Booneville	Farmers and Merchants State Bank	Winterset
Boxholm	Boone State Bank & Trust Company	Boone
Brandon	Urbana Savings Bank	Urbana
Bridgewater	Union State Bank	Greenfield
Britt (1)	First State Bank	Britt
Burlington (2)	Hawkeye Bank and Trust	Burlington
Burlington (2)	Farmers & Merchants Bank & Trust	Burlington
Burnside	United Central Bank & Trust Company of Ft. Dodge	Fort Dodge
Callender	Somers Savings Bank	Somers
Calumet	Security State Bank	Sutherland
Carson	Council Bluffs Savings Bank	Council Bluffs
Cedar Falls (1)	Cedar Falls Trust & Savings Bank	Cedar Falls
Cedar Falls	Waterloo Savings Bank	Waterloo
Cedar Rapids (2)	First Trust & Savings Bank	Cedar Rapids
Cedar Rapids (2)	Guaranty Bank and Trust Company	Cedar Rapids
Cedar Rapids (3)	Peoples Bank and Trust Company	Cedar Rapids
Cedar Rapids (3)	United State Bank	Cedar Rapids

Office Location	Bank Location	
Cedar Rapids	Farmers State Bank	Marion
Centerville (1)	Iowa Trust and Savings Bank	Centerville
Chariton (1)	Hawkeye Bank and Trust	Chariton
Charlotte (1)	Gateway State Bank	Clinton
Chelsea	Chelsea Savings Bank	Belle Plaine
Cherokee (1)	Steele State Bank	Cherokee
Clarinda (1)	Citizens State Bank	Clarinda
Clearfield	State Savings Bank	Bedford
Clermont	Farmers Savings Bank	West Union
Cleves	Peoples Savings Bank	Wellsburg
Clinton (2)	Iowa State Savings Bank	Clinton
Clive	Hawkeye Bank & Trust of Des Moines	Des Moines
Coin	Page County State Bank	Clarinda
Colo	State Bank & Trust Company	Nevada
Coralville	Hills Bank and Trust Company	Hills
Coralville	Iowa State Bank & Trust Company	Iowa City
Coulter	Latimer Bank & Trust	Latimer
Council Bluffs (2)	Council Bluffs Savings Bank	Council Bluffs
Council Bluffs (1)	State Bank and Trust	Council Bluffs
Craig	Security Savings Bank	Ireton
Creston (1)	Iowa State Savings Bank	Creston
Cromwell	Iowa State Savings Bank	Creston
Crystal Lake	Manufacturers Bank & Trust Company	Forest City
Cumberland	Houghton State Bank	Red Oak
Cushing	Holstein State Bank	Holstein
Dana	Brenton State Bank of Jefferson	Jefferson
Davenport	Bettendorf Bank and Trust Company	Bettendorf
Davenport (3)	Davenport Bank and Trust Company	Davenport
Davenport (2)	First Trust and Savings Bank	Davenport
Davenport (2)	Northwest Bank and Trust Company	Davenport
Dayton	First American State Bank	Fort Dodge
Decorah (1)	Decorah State Bank	Decorah
Dedham	Commercial Savings Bank	Carroll
Deep River	Gibson Savings Bank	Gibson
Delmar	Hawkeye Bank and Trust	Maquoketa
Delta	Hayesville Savings Bank	Hayesville
Denison (1)	Crawford County Trust & Savings Bank	Denison
Denmark	Farmers Savings Bank	Wever
Des Moines (3)	Bankers Trust Company	Des Moines
Des Moines (2)	Brenton Bank and Trust Company	Urbandale
Des Moines (2)	Hawkeye-Capital Bank & Trust	Des Moines
Des Moines (2)	Hawkeye Bank & Trust of Des Moines	Des Moines
Des Moines (2)	Iowa State Bank	[illegible] Moines
Des Moines (3)	Plaza State Bank	[illegible]andale
Des Moines	West Des Moines State Bank	West Des Moines
DeSoto	Earlham Savings Bank	Earlham
Dexter	Brenton Bank and Trust Company	Adel
Dixon	First Trust & Savings Bank	Wheatland
Donahue	Davenport Bank and Trust Company	Davenport
Donnellson	Pilot Grove Savings Bank	Pilot Grove
Doon	Valley State Bank	Rock Valley
Dougherty	Sheffield Savings Bank	Sheffield
Dow City	Defiance State Bank	Definance
Dubuque (3)	American Trust & Savings Bank	Dubuque
Dubuque (4)	Dubuque Bank and Trust Company	Dubuque
Dubuque (1)	Key City Bank and Trust Company	Dubuque
Duncombe	United Central Bank & Trust Company of Ft. Dodge	Fort Dodge

Office Location	Bank Location	
Dunkerton	Peoples Bank and Trust Company	Waterloo
Dyersville (1)	Fidelity Bank & Trust	Dyersville
Eagle Grove (1)	Security Savings Bank	Eagle Grove
Eldora (1)	Hardin County Savings Bank	Eldora
Elkhorn	The Shelby County State Bank	Harlan
Elliott	Houghton State Bank	Red Oak
Ellsworth	Farmers State Bank	Jewell
Ely	First Trust & Savings Bank	Cedar Rapids
Epworth	Key City Bank & Trust Company	Dubuque
Estherville (1)	Emmet County State Bank	Estherville
Fairfield (1)	Iowa State Bank & Trust Company	Fairfield
Farmersburg	Peoples State Bank	Elkader
Farmington	State Central Bank	Keokuk
Fenton	First Trust & Savings Bank	Armstrong
Fort Atkinson	Citizens Savings Bank	Spillville
Fort Dodge (2)	First American State Bank	Fort Dodge
Fort Dodge (1)	United Central Bank & Trust Co. of Ft. Dodge	Fort Dodge
Fort Madison (1)	Fort Madison Bank & Trust Company	Fort Madison
Fort Madison (1)	Iowa State Bank	Fort Madison
Fort Madison (1)	Lee County Savings Bank	Fort Madison
Garden City	Tri-County State Bank	Zearing
Garrison	State Bank of Vinton	Vinton
Geneva	Ackley State Bank	Ackley
Gilbert	Union Story Trust & Savings Bank	Ames
Gilmore City	Humboldt Trust & Savings Bank	Humboldt
Gladbrook	Security Savings Bank	Marshalltown
Glenwood (1)	Glenwood State Bank	Glenwood
Goldfield	Security Savings Bank	Eagle Grove
Goodell	North Iowa State Bank	Belmond
Goose Lake	Gateway State Bank	Clinton
Grand River	The Decatur County State Bank	Leon
Granger	Brenton State Bank	Dallas Center
Granville	American State Bank	Sioux Center
Gravity	State Savings Bank	Bedford
Greeley	Community Savings Bank	Edgewood
Grimes	Bankers Trust Company	Des Moines
Hampton (1)	Hampton State Bank	Hampton
Hanlontown	First State Bank	Manly
Hansell	Sheffield Savings Bank	Sheffield
Harcourt	United Central Bank & Trust Company of Ft. Dodge	Fort Dodge
Harpers Ferry	Kerndt Brothers Savings Bank	Lansing
Hartford	Hartford-Carlisle Savings Bank	Carlisle
Havelock	Laurens State Bank	Laurens
Hazleton	Maynard Savings Bank	Maynard
Henderson	State Bank and Trust	Council Bluffs
Hiawatha	Farmers State Bank	Marion
Hillsboro	Hawkeye Bank and Trust	Burlington
Hinton	Farmers State Bank	Merrill
Holland	Hawkeye Bank & Trust	Grundy Center
Holy Cross	Farley State Bank	Farley
Hospers	American State Bank	Sioux City
Houghton	Pilot Grove Savings Bank	Pilot Grove
Humboldt (1)	Humboldt Trust & Savings Bank	Humboldt
Humeston	The Citizens State Bank	Corydon

Office Location	Bank Location
Huxley	South Story Bank & Trust — Slater
Indianola (2)	Peoples Trust and Savings Bank — Indianola
Indianola (2)	Warren County Brenton Bank & Trust — Indianola
Ionia	First Security Bank & Trust Company — Charles City
Iowa City (1)	Hawkeye State Bank — Iowa City
Iowa City	Hills Bank and Trust Company — Hills
Iowa City (2)	Iowa State Bank & Trust Company — Iowa City
Iowa Falls (1)	Citizens State Bank — Iowa Falls
Jamaica	Perry State Bank — Perry
Janesville	State Bank of Waverly — Waverly
Jefferson (1)	Brenton State Bank of Jefferson — Jefferson
Jefferson (1)	Home State Bank — Jefferson
Johnston	Brenton Bank and Trust Company — Urbandale
Kensett	First State Bank — Manly
Keokuk (1)	Keokuk Savings Bank & Trust Company — Keokuk
Keokuk (1)	Norwest State Bank Keokuk — Keokuk
Keokuk (2)	State Central Bank — Keokuk
Kesley	Iowa State Bank — Clarksville
Keswick	United Central Bank & Trust Co. of Sigourney — Sigourney
Kinross	United Central Bank & Trust Co. of Sigourney — Sigourney
Kiron	Peoples State Bank — Odebolt
Klemme	North Iowa State Bank — Belmond
Knoxville (2)	Iowa State Savings Bank — Knoxville
Lacona	Peoples Trust and Savings Bank — Indianola
Lakota	Farmers Trust and Savings Bank — Buffalo Center
Lamont	Farmers State Savings Bank — Independence
Lamotte	Andrew Savings Bank — Bellevue
Lanesboro	Commercial Savings Bank — Carroll
Laurel	Security Savings Bank — Marshalltown
Lawton	First Trust and Savings Bank — Moville
Lehigh	United Central Bank & Trust Co. of Ft. Dodge — Fort Dodge
Le Grand	Citizens Savings Bank — Gilman
Leon (1)	The Decatur County State Bank — Leon
Lester	Peoples Bank & Trust — Rock Valley
Lincoln	Lincoln Savings Bank — Reinbeck
Lineville	The Citizens State Bank — Corydon
Linn Grove	First State Bank — Sioux Rapids
Liscomb	Hardin County Savings Bank — Eldora
Littleport	Community Savings Bank — Edgewood
Little Rock	Rock Rapids State Bank — Rock Rapids
Livermore	Hawkeye Bank and Trust — Humboldt
Lorimor	Commerical State Bank — Afton
Lost Nation	First Trust & Savings Bank — Wheatland
Lovilia	State Bank of Bussey — Bussey
Luverne	United Central Bank & Trust Company of Algona — Algona
Luxemberg	Fidelity Bank & Trust — Dyersville
McCallsburg	State Bank & Trust Company — Nevada
McClelland	Council Bluffs Savings Bank — Council Bluffs
Macedonia	State Bank and Trust — Council Bluffs
Macksburg	Union State Bank — Winterset
Malcolm	Grinnell State Bank — Grinnell
Mallard	Palo Alto County State Bank — Emmetsburg
Maquoketa (1)	Hawkeye Bank and Trust — Maquoketa

Office Location	Bank Location	
Maquoketa (1)	Maquoketa State Bank	Maquoketa
Marble Rock	First Security Bank and Trust Company	Charles City
Marquette	First State Savings Bank	McGregor
Marshalltown (2)	Commerical State Bank	Marshalltown
Marshalltown (3)	Fidelity Brenton Bank & Trust Company	Marshalltown
Marshalltown (1)	Security Savings Bank	Marshalltown
Martensdale	Peoples Trust and Savings Bank	Indianola
Mason City (2)	Hawkeye Bank & Trust of Mason City	Mason City
Mason City (2)	United Central Bank & Trust Co. of Mason City	Mason City
Maurice	Northwestern State Bank of Orange City	Orange City
Melcher	Iowa State Savings Bank	Knoxville
Menlo	Security State Bank	Casey
Meservey	First State Bank	Thornton
Milo	Peoples Trust and Savings Bank	Indianola
Milton	State Savings Bank	Cantril
Minburn	Raccoon Valley State Bank	Adel
Minden	Farmers and Merchants State Bank	Neola
Missouri Valley (1)	Peoples State Bank	Missouri Valley
Modale	State Bank and Trust	Council Bluffs
Montrose	Keokuk Savings Bank and Trust Company	Keokuk
Moravia	Iowa Trust and Savings Bank	Centerville
Moulton	Davis County Savings Bank	Bloomfield
Mount Joy	Central Trust and Savings Bank	Eldridge
Mount Pleasant (1)	Hawkeye Bank and Trust	Mount Pleasant
Mount Pleasant (1)	Henry County Savings Bank	Mount Pleasant
Mount Union	Iowa State Bank	Morning Sun
Mount Vernon (1)	Mount Vernon Bank and Trust Company	Mount Vernon
Murray	Clarke County State Bank	Osceola
Muscatine (2)	Central State Bank	Muscatine
Newhall	Peoples Bank and Trust Company	Cedar Rapids
New Hartford	Parkersburg State Bank	Parkersburg
New Liberty	Liberty Trust and Savings Bank	Durant
New London	Hawkeye Bank and Trust	Burlington
New Providence	Hawkeye Bank and Trust	Eldora
Newton (1)	Jasper County Savings Bank	Newton
New Virginia	Norwalk-Cumming State Bank	Norwalk
Nichols	Farmers and Merchants Savings Bank	Lone Tree
North Liberty	Hills Bank and Trust Company	Hills
Oakland (1)	Oakland Savings Bank	Oakland
Oakville	Farmers & Merchants Bank & Trust	Burlington
Okoboji	Dickinson County Savings Bank	Milford
Olin	Union Trust and Savings Bank	Stanwood
Ollie	Hayesville Savings Bank	Hayesville
Orange City (1)	Northwestern State Bank of Orange City	Orange City
Orient	Farmers and Merchants State Bank	Winterset
Osceola (1)	Clarke County State Bank	Osceola
Oskaloosa (1)	Mahaska State Bank	Oskaloosa
Ottumwa (1)	South Ottumwa Savings Bank	Ottumwa
Ottumwa (2)	Union Bank and Trust Company	Ottumwa
Oxford Junction	Citizens State Bank	Wyoming
Pacific Junction	Glenwood State Bank	Glenwood
Panama	State Bank of Portsmouth	Portsmouth
Parkersburg (1)	Parkersburg State Bank	Parkersburg
Parkview	Central Trust and Savings Bank	Eldridge
Pella (1)	Marion County State Bank	Pella

Office Location	Bank Location
Peterson	State Bank — Everly
Pleasant Hill	Hawkeye-Capital Bank & Trust — Des Moines
Pleasantville (1)	Pleasantville State Bank — Pleasantville
Plymouth	First State Bank — Manly
Pocahontas (1)	Commerical State Bank — Pocahontas
Popejoy	Farmers State Bank — Dows
Pulaski	State Savings Bank — Cantril
Quimby	Central Trust and Savings Bank — Cherokee
Randall	Randall-Story State Bank — Story City
Raymond	Farmers State Bank — Jesup
Redfield	Brenton Bank and Trust Company — Adel
Red Oak (1)	Houghton State Bank — Red Oak
Richland	Union Bank and Trust Company — Ottumwa
Ringsted	Emmet County State Bank — Estherville
Rock Valley	Valley State Bank — Rock Valley
Rowan	Brenton Bank and Trust Company — Clarion
Rubio	Rubio Savings Bank of Brighton — Brighton
Rudd	First State Bank — Nora Springs
Runnells	Hartford-Carlisle Savings Bank — Carlisle
Russell	First State Bank — Chariton
Ryan	Citizens State Bank — Hopkinton
Sabula	Teeds Grove Savings Bank — Teeds Grove
Sac City (1)	Citizens Savings Bank — Sac City
St. Charles	Farmers and Merchants State Bank — Winterset
St. Olaf	Central State Bank — Elkader
Salem	Hawkeye Bank and Trust — Burlington
Salix	Pioneer Valley Savings Bank — Sergeant Bluff
Shannon City	First State Bank — Diagonal
Sharpsburg	State Savings Bank — Bedford
Sheldon (1)	Citizens State Bank — Sheldon
Shellsburg	Urbana Savings Bank — Urbana
Shenandoah (1)	The Security Trust and Savings Bank — Shenandoah
Sherrill	Dubuque Bank and Trust Company — Dubuque
Silver City	Mills County State Bank — Glenwood
Sioux City (2)	United Central Bank & Trust Company of Sioux City — Sioux City
Sioux City (2)	Hawkeye Bank and Trust — Sioux City
Smithland	First State Bank of Mapleton — Mapleton
Spencer (1)	Farmers Trust and Savings Bank — Spencer
Spirit Lake (1)	First Bank & Trust — Spirit Lake
Stacyville	Saint Ansgar State Bank — Saint Ansgar
Steamboat Rock	Hawkeye Bank & Trust — Eldora
Stockport	State Central Bank — Keokuk
Storm Lake (1)	The Commerical Trust & Savings Bank — Storm Lake
Storm Lake (1)	Security Trust & Savings Bank — Storm Lake
Struble	LeMars Savings Bank — LeMars
Sully	Kellogg-Sully Bank & Trust — Kellogg
Swaledale	First State Bank — Thornton
Taintor	Taintor Savings Bank — New Sharon
Tama (1)	Tama State Bank — Tama
Terrill	The State Bank — Spirit Lake
Thor	Humboldt Trust & Savings Bank — Humboldt
Tingley	The Tingley State Savings Bank — Mount Ayr
Toldeo (1)	The State Bank of Toledo — Toledo
Truro	Union State Bank — Winterset

Office Location		Bank Location
Underwood	State Bank and Trust	Council Bluffs
Union	Hardin County Savings Bank	Eldora
Vail	Westside State Savings Bank	Westside
Van Meter	Brenton Bank and Trust Company	Adel
Ventura	Community State Bank of Clear Lake	Clear Lake
Volga	Central State Bank	Elkader
Wadena	Elgin State Bank	Elgin
Washington (1)	Washington State Bank	Washington
Washta	Central Trust and Savings Bank	Cherokee
Waterloo (2)	Peoples Bank and Trust	Waterloo
Waterloo (2)	Waterloo Savings Bank	Waterloo
Waterville	Farmers and Merchants Savings Bank	Waukon
Waucoma	State Bank of Lawler	Lawler
Waukee	Brenton State Bank	Dallas Center
Waukon (1)	Waukon State Bank	Waukon
Waverly (1)	State Bank of Waverly	Waverly
Webster City (1)	First State Bank	Webster City
Wellman (1)	Wellman Savings Bank	Wellman
Wesley	United Central Bank & Trust Co. of Algona	Algona
West Burlington (1)	West Burlington State Bank	West Burlington
West Des Moines (1)	West Des Moines State Bank	West Des Moines
West Point	State Central Bank	Keokuk
What Cheer	Iowa Trust & Savings Bank	Oskaloosa
Wilton (1)	Wilton Savings Bank	Wilton
Windsor Heights	Bankers Trust Company	Des Moines
Winterset (1)	Farmers and Merchants State Bank	Winterset
Woden	First State Bank	Britt
Woodward	Brenton State Bank	Dallas Center

( ) Denotes the number of facilities

BANK CHARTERS RENEWED

Location	Name of Bank
Albert City	Albert City Savings Bank
Atkins	Atkins Savings Bank & Trust
Corydon	Corydon State Bank
Emmetsburg	Iowa Trust & Savings Bank
Galva	First Trust and Savings Bank
Gowrie	The First State Bank of Gowrie
Odebolt	Peoples State Bank
Rockford	The First State Bank
Shelby	Farmers Savings Bank
Storm Lake	Security Trust & Savings Bank

APPLICATIONS FOR BANK OFFICES

Bank and Location	Proposed Office Location	Effective Date
Cedar Falls Midway Bank and Trust	Waterloo	August 12, 1983
Evansdale First Security State Bank	Waterloo	August 16, 1983
Mount Pleasant Hawkeye Bank and Trust	Mount Pleasant	October 3, 1983
Eagle Grove (1) Security Savings Bank	Goldfield	November 10, 1983
St. Ansgar (2) St. Ansgar State Bank	Stacyville	December 13, 1983
Jefferson Brenton State Bank of Jefferson	Jefferson	January 23, 1984
Marshalltown Fidelity Brenton Bank and Trust Company	Marshalltown	February 1, 1984
Marshalltown Fidelity Brenton Bank and Trust Company	Marshalltown	February 1, 1984
Davenport Northwest Bank & Trust Company	Davenport	February 6, 1984
Davenport (3) First Trust and Savings Bank	Bettendorf	February 10, 1984
Davenport (3) First Trust and Savings Bank	Bettendorf	February 10,1984
Hills (4) Hills Bank and Trust Company	Coralville	February 14, 1984
Hills (4) Hills Bank and Trust Company	North Liberty	February 14, 1984
Indianola Warren County Brenton Bank & Trust Company	Indianola	March 22, 1984
Sioux City Hawkeye Bank and Trust	Sioux City	April 3, 1984
Cedar Rapids United State Bank	Cedar Rapids	April 19, 1984
Clarence (5) Community State Bank	Stanwood	April 20, 1984
Clarence (5) Community State Bank	Olin	April 20, 1984
Humboldt (6) Hawkeye Bank and Trust	Renwick	June 8, 1984
Cedar Rapids Guaranty Bank and Trust Company	Marion	June 12, 1984

Footnotes at End of Section

ACTIONS TAKEN ON BANK OFFICE APPLICATIONS

Bank and Location	Proposed Office Location	Decision and Date
Everly (7) State Bank	Peterson	Approved July 20, 1983
Sutherland Security State Bank	Calumet	Approved October 19, 1983
Cedar Falls Midway Bank and Trust	Waterloo	Approved October 19, 1983
Evansdale First Security State Bank	Waterloo	Approved October 19, 1983
Mount Pleasant Hawkeye Bank and Trust	Mount Pleasant	Approved October 19, 1983
Eagle Grove (1) Security Savings Bank	Goldfield	Approved January 18, 1984
St. Ansgar (2) St. Ansgar State Bank	Stacyville	Approved February 15, 1984
Jefferson Brenton State Bank of Jefferson	Jefferson	Approved March 21, 1984
Marshalltown Fidelity Brenton Bank and Trust Company	Marshalltown	Approved March 21, 1984
Marshalltown Fidelity Brenton Bank and Trust Company	Marshalltown	Approved March 21, 1984
Davenport (3) First Trust and Savings Bank	Bettendorf	Approved February 27, 1984
Davenport (3) First Trust and Savings Bank	Bettendorf	Approved February 27, 1984
Davenport Northwest Bank & Trust Company	Davenport	Approved March 21, 1984
Hills (4) Hills Bank and Trust Company	Coralville	Approved April 18, 1984
Hills (4) Hills Bank and Trust Company	North Liberty	Approved April 18, 1984
Indianola Warren County Brenton Bank & Trust Company	Indianola	Approved April 18, 1984
Sioux City Hawkeye Bank and Trust	Sioux City	Approved April 18, 1984
Cedar Rapids United State Bank	Cedar Rapids	Approved May 16, 1984
Clarence (5) Community State Bank	Stanwood	Approved June 18, 1984
Clarence (5) Community State Bank	Olin	Approved June 18, 1984

Footnotes at End of Section

BANK OFFICE CERTIFICATES ISSUED

Bank and Location	Office Location	Date of Certificate
LeMars (8) LeMars Savings Bank	Struble	July 16, 1983
Humboldt (9) Hawkeye Bank and Trust	Livermore	September 1, 1983
Pilot Grove (10) Pilot Grove Savings Bank	Donnellson	September 21, 1983
Dyersville Fidelity Bank & Trust	Dyersville	October 3, 1983
Cedar Rapids First Trust and Savings Bank	Cedar Rapids	December 19, 1983
Iowa City Iowa State Bank & Trust Company	Iowa City	December 22, 1983
Sutherland Security State Bank	Calumet	January 3, 1984
Everly (7) State Bank	Peterson	February 1, 1984
Davenport (3) First Trust and Savings Bank	Bettendorf	March 5, 1984
Davenport (3) First Trust and Savings Bank	Bettendorf	March 5, 1984
Mount Pleasant Hawkeye Bank and Trust	Mount Pleasant	March 20, 1984
Jefferson Brenton State Bank of Jefferson	Jefferson	March 21, 1984
Marshalltown Fidelity Brenton Bank and Trust Company	Marshalltown	March 21, 1984
Marshalltown Fidelity Brenton Bank and Trust Company	Marshalltown	March 21, 1984
Indianola Warren County Brenton Bank & Trust Company	Indianola	April 18, 1984
Sioux City Hawkeye Bank and Trust	Sioux City	May 1, 1984
St. Ansgar (2) St. Ansgar State Bank	Stacyville	June 1, 1984
Hills (4) Hills Bank and Trust Company	Coralville	June 1, 1984
Hills (4) Hills Bank and Trust Company	North Liberty	June 1, 1984
Cedar Rapids United State Bank	Cedar Rapids	June 25, 1984
Eagle Grove (1) Security Savings Bank	Goldfield	June 30, 1984

Footnotes at End of Section

BANK NAME CHANGES

Bank Location	Previous Name	New Name
Atkins	Peoples Savings Bank	Atkins Savings Bank & Trust
Chariton	First State Bank	Hawkeye Bank and Trust
Evansdale	Evansdale State Bank	First Security State Bank
Everly (7)	Everly State Bank	State Bank
Mount Ayr	Security State Bank	Hawkeye Bank & Trust

APPLICATIONS FOR BANK CHARTERS

Proposed Location	Bank	Effective Date
West Des Moines (11)	West Des Moines State Bank	September 7, 1983
Bloomfield (12)	Iowa Bank & Trust	September 25, 1983
Oskaloosa (13)	MSB State Bank	November 4, 1983
Lucas (14)	Farmers and Miners State Bank	December 19, 1983
Corning (15)	State Bank of Brooks	January 6, 1984

ACTIONS TAKEN ON BANK CHARTER APPLICATIONS

Proposed Location	Bank	Decision and Date
Iowa City (16)	Jo. Co. State Bank	Approved October 19, 1983
Hills (17)	HBT State Bank	Approved November 29, 1983
Bloomfield (12)	Iowa Bank & Trust	Approved September 25, 1983
Oskaloosa (13)	MSB State Bank	Approved April 16, 1984
Lucas (14)	Farmers and Miners State Bank	Approved April 18, 1984
Corning (15)	State Bank of Brooks	Approved April 18, 1984
West Des Moines (11)	West Des Moines State Bank	Approved May 22, 1984

BANK CHARTERS ISSUED

Location	Bank	Date of Authorization
Bloomfield (12)	Iowa Bank & Trust	September 29, 1983
West Des Moines (11)	West Des Moines State Bank	May 23, 1984
Corning (15)	State Bank of Brooks	June 25, 1984
Lucas (14)	Farmers and Miners State Bank	June 30, 1984

Footnotes at End of Section

APPLICATIONS FOR RELOCATION OF BANK CHARTERS

Bank and Location	New Location	Effective Date
Hornick State Savings Bank	Onawa	May 9, 1984

ACTIONS TAKEN ON APPLICATIONS FOR RELOCATION OF BANK CHARTERS

Bank and Location	New Location	Decision and Date
None		

BANK CHARTER RELOCATIONS EFFECTED

Bank and Location	New Location	Effective Date
None		

APPLICATIONS FOR MERGER OR VOLUNTARY DISSOLUTION

Bank and Location	Type of Action	Effective Date
West Des Moines (11) West Des Moines State Bank	Dissolution	September 7, 1983
Oskaloosa (13) MSB State Bank	Merger	November 4, 1983
Goldfield (1) Goldfield State Bank	Dissolution	November 10, 1983
Stacyville (2) Stacyville Savings Bank	Dissolution	December 13, 1983
Bettendorf (3) Security State Trust and Savings Bank	Dissolution	February 10, 1984
Coralville (4) uniBank & Trust	Dissolution	February 14, 1984
Stanwood (5) Union Trust and Savings Bank	Dissolution	April 20, 1984
Renwick (6) Renwick Savings Bank	Dissolution	June 8, 1984

BANK CHARTERS TERMINATED

Bank and Location	Type of Action	Effective Date
Struble (8) Farmers Savings Bank	Dissolution	July 15, 1983
Lytton Lytton Savings Bank	Conversion	July 15, 1983
Livermore (9) Livermore State Bank	Dissolution	September 1, 1983
Donnellson (10) Citizens State Bank	Dissolution	September 21, 1983
Carpenter Carpenter Savings Bank	Conversion	October 1, 1983

Footnotes on End of Section

Thurman Thurman State Bank	Conversion	January 10, 1984
Peterson (7) Peterson State Bank	Dissolution	January 31, 1984
Bettendorf (3) Security State Trust and Savings Bank	Dissolution	March 5, 1984
Fredericksburg First State Bank	Conversion	April 2, 1984
Stacyville (2) Stacyville Savings Bank	Dissolution	May 31, 1984
Coralville (4) uniBank & Trust	Dissolution	June 1, 1984
Goldfield (1) Goldfield State Bank	Dissolution	June 29, 1984

FOOTNOTES

1) Voluntary dissolution application was received from Goldfield State Bank, Goldfield, with its assets and liabilities purchased and assumed by Security Savings Bank, Eagle Grove. Bank office application was received from Security Savings Bank to establish a bank office in Goldfield. Both applications were approved with the transaction consummated on June 29, 1984.

2) Voluntary dissolution application was received from Stacyville Savings Bank, Stacyville, with its assets and liabilities purchased and assumed by St. Ansgar State Bank, St. Ansgar. Bank office application was received by St. Ansgar State Bank to establish a bank office in Stacyville. Both applications were approved with the transaction consummated on May 31, 1984.

3) Voluntary dissolution application was received from Security State Trust and Savings Bank, Bettendorf, with its assets and liabilities purchased and assumed by First Trust and Savings Bank, Davenport. Bank office applications were received from First Trust and Savings Bank to establish two bank offices in Bettendorf. All applications were approved with the transaction consummated on March 5, 1984.

4) Voluntary dissolution application was received from uniBank & Trust, Coralville, with its assets and liabilities purchased and assumed by Hills Bank and Trust Company, Hills. Bank office applications were received from Hills Bank and Trust Company to establish bank offices in Coralville and North Liberty. All applications were approved with the transaction consummated on June 1, 1984.

5) Voluntary dissolution application was received from Union Trust and Savings Bank, Stanwood, with its assets and liabilities purchased and assumed by Community State Bank, Clarence. Bank office applications were filed by Community State Bank to establish bank offices in Stanwood and Olin. All applications were approved.

6) Voluntary dissolution application was received from Renwick Savings Bank, Renwick, with its assets and liabilities purchased and assumed by Hawkeye Bank and Trust, Humboldt. Bank office application was filed by Hawkeye Bank and Trust to establish a bank office in Renwick.

7) Voluntary dissolution application was received from Peterson State Bank, Peterson, with its assets and liabilities purchased and assumed by State Bank, Everly. Bank office application was filed by State Bank to establish at bank office in Peterson. Both applications were approved with the transaction consummated on January 31, 1984.

8) Voluntary dissolution application was received from Farmers Savings Bank, Struble, with its assets and liabilities purchased and assumed by LeMars Savings Bank, LeMars. Bank office application was filed by LeMars Savings Bank to establish a bank office in Struble. Both applications were approved with the transaction consummated on July 15, 1983.

9) Voluntary dissolution application was received from Livermore State Bank, Livermore, with its assets and liabilities purchased and assumed by Hawkeye Bank and Trust, Humboldt. Bank office application was filed by Hawkeye Bank and Trust to establish a bank office in Livermore. Both applications were approved with the transaction consummated on September 1, 1983.

10) Voluntary dissolution application was received from Citizens State Bank, Donnellson, with its assets and liabilities purchased and assumed by Pilot Grove Savings Bank, Pilot Grove. Bank office application was filed by Pilot Grove Savings Bank to establish a bank office in Donnellson. Both applications were approved with the transaction consummated on Septemer 21, 1983.

11) An application to cease to carry on the business of banking and become a corporation subject to chapter 496A was received from West Des Moines State Bank, West Des Moines, with its assets and liabilities purchased and assumed by a newly chartered state bank called West Des Moines State Bank. Both applications were approved with the transaction consummated on May 23, 1984.

12) Application to organize a state bank was received from Iowa Bank & Trust, Bloomfield. Application was approved under the emergency authority granted the Superintendent of Banking as Exchange Bank, Bloomfield, was ordered closed on Septemer 13, 1983.

13) Application to organize a state bank was received from MSB State Bank, Oskaloosa, as was an application to merge MSB State Bank with and into Mahaska State Bank, Oskaloosa. Both applications were approved.

14) Application to organize a state bank was received from Farmers and Miners State Bank, Lucas. Application was approved with the assets and liabilities of Farmers and Miners Bank, Lucas, a private bank, purchased and assumed by the newly chartered state bank on June 30, 1984.

15) Application to organize a state bank was received from State Bank of Brooks, Corning. Application was approved with the assets and liabilities of Bank of Brooks, Corning, a private bank, purchased and assumed by the newly chartered state bank on June 22, 1984.

16) Application to organize a state bank was received from Jo. Co. State Bank, Iowa City, as was an application to merge Jo. Co. State Bank with and into Iowa State Bank & Trust Company, Iowa City. Both applications were approved.

17) Application to organize a state bank was received from HBT State Bank, Hills, as was an application to merge HBT State Bank with and into Hills Bank and Trust Company, Hills. Both applications were approved.

ABSTRACT NO. 218

STATE OF IOWA — DEPARTMENT OF BANKING

Abstracts of Reports of Condition of 534 Iowa Chartered Banks as of
June 30, 1984 as Compared with 543 Iowa Chartered Banks as of June 30, 1983

(Amounts Expressed in Thousands of Dollars)	June 30, 1984	Percent	June 30, 1983	Percent	June 30, 1984 compared with June 30, 1983	Percent of Change
ASSETS						
Cash & Due from Banks	1,024,944	5.36	1,091,174	6.06	(66,230)	(6.07)
Federal Funds Sold	476,793	2.49	661,475	3.67	(184,682)	(27.92)
U.S. Gov't. and Agency Securities	5,681,592	29.71	5,008,763	27.81	672,829	13.43
Obligations of States & Political Subdivisions	1,704,892	8.92	1,932,113	10.73	(227,221)	(11.76)
Other Bonds & Investments	91,033	.48	80,792	.45	10,241	12.68
Loans & Direct Lease Financing	9,385,791	49.09	8,568,941	47.57	816,850	9.53
Less: Loan Loss Valuation	(84,323)	(.44)	(78,497)	(.44)	(5,826)	7.42
Fixed Assets	232,300	1.21	216,953	1.20	15,347	7.07
Other Real Estate	83,424	.44	54,398	.31	29,026	53.36
Other Assets	524,513	2.74	475,119	2.64	49,394	10.40
Total Assets	19,120,959	100.00	18,011,231	100.00	1,109,728	6.16
LIABILITIES						
Demand Deposits	1,937,672	10.13	1,933,348	10.73	4,324	.22
Time & Savings Deposits	14,527,012	75.97	13,658,085	75.83	868,927	6.36
Total Deposits	16,464,684	86.10	15,591,433	86.56	873,251	5.60
Federal Funds Purchased	522,438	2.73	376,817	2.09	145,621	38.64
Other Borrowings	94,128	.49	134,757	.75	(40,629)	(30.15)
Mortgages Payable	18,756	.10	9,192	.05	9,564	104.05
All Other Liabilities	314,063	1.65	292,360	1.63	21,703	7.42
Total Liabilities	17,414,069	91.07	16,404,559	91.08	1,009,510	6.15
Subordinated Notes & Debentures	18,997	10	14,731	.08	4,266	28.96
Total Equity Capital	1,687,893	8.83	1,591,941	8.84	95,952	6.03
Total Equity Capital & Debentures	1,706,890	8.93	1,606,672	8.92	100,218	6.24
Total Liabilities & Equity Capital	19,120,959	100.00	18,011,231	100.00	1,109,728	6.16
Total Earning Assets	17,340,101	90.69	16,252,084	90.23	1,088,017	6.69
Total Capital to Total Deposits		10.37		10.30		

ABSTRACT NO. 218

STATE OF IOWA — DEPARTMENT OF BANKING

Abstract of Reports of Condition of 534 Iowa Chartered Banks as of June 30, 1984
as Compared with 539 Iowa Chartered Banks as of December 31, 1983

(Amounts Expressed in Thousands of Dollars)	June 30, 1984	Percent	December 31, 1983	Percent
ASSETS				
Cash & Due From Banks	1,024,944	5.36	1,163,142	6.17
Federal Funds Sold	476,793	2.49	715,102	3.79
U.S. Gov't. and Agency Securities	5,681,592	29.71	5,417,994	28.75
Obligations of States and Political Subdivisions	1,704,892	8.92	1,939,099	10.29
Other Bonds & Investments	91,033	.48	82,200	.43
Loans & Direct Lease Financing	9,385,791	49.09	8,806,546	46.73
Less: Loan Loss Valuation	(84,323)	(.44)	(85,407)	(.45)
Fixed Assets	232,300	1.21	225,914	1.20
Other Real Estate	83,424	.44	65,594	.35
Other Assets	524,513	2.74	516,866	2.74
Total Assets	19,120,959	100.00	18,847,050	100.00
LIABILITIES				
Demand Deposits	1,937,672	10.13	2,163,944	11.48
Time & Savings Deposits	14,527,012	75.97	14,199,559	75.34
Total Deposits	16,464,684	86.10	16,363,503	86.82
Federal Funds Purchased	522,438	2.73	444,041	2.36
Other Borrowings	94,128	.49	69,000	.37
Mortgages Payable	18,756	.10	11,530	.06
All Other Liabilities	314,063	1.65	309,545	1.64
Total Liabilities	17,414,069	91.07	17,197,619	91.25
Subordinated Notes & Debentures	18,997	.10	17,966	.09
Total Equity Capital	1,687,893	8.83	1,631,465	8.66
Total Equity Capital & Debentures	1,706,890	8.93	1,649,431	8.75
Total Liabilities & Capital	19,120,959	100.00	18,847,050	100.00
Total Earning Assets	17,340,101	90.69	16,960,941	89.99
Total Capital to Total Deposits		10.37		10.08

EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1981-1983

(Amounts Expressed in Thousands of Dollars)

Item Description	1983	1982	1981
OPERATING INCOME			
Interest on U.S. Gov't. Obligations	$ 571,715	$ 478,029	$ 334,318
Interest & Dividends on Other Securities	151,304	145,056	123,650
Interest on Loans	1,195,667	1,320,642	1,282,918
Interest on Balances with Banks	25,261	37,481	26,219
Trust Department	11,702	10,258	9,218
Service Charges	34,514	30,622	29,090
Exchange & Collection Charges	32,668	30,809	30,187
All Other Operating Income	15,372	11,787	11,008
Total Current Operating Income	2,038,203	2,064,684	1,846,608
OPERATING EXPENSES			
Salaries & Related	234,385	219,451	205,467
Interest on Time & Savings Deposits	1,232,981	1,277,023	1,103,043
Interest on Borrowed Money	45,591	86,121	82,122
Interest on Capital Notes & Debentures	1,800	2,247	2,917
Net Occupancy Expense	64,263	59,305	52,439
Provision for Loan Losses	79,266	55,303	26,843
All Other Operating Expenses	155,149	142,308	118,471
Total Current Operating Expenses	1,813,435	1,841,758	1,591,302
NET OPERATING INCOME	224,768	222,926	255,306
Taxes on Net Income	40,193	38,399	59,931
Net Securities Gains or Losses	2,310	85	(8,560)
Net Extraordinary Charge or Credits	70	13	(407)
NET INCOME BEFORE DIVIDENDS	186,955	184,625	186,408
Dividends	71,824	74,868	55,367
Net Other Increases or Decreases in Capital	2,934	12,434	5,655
NET ADDITIONS TO CAPITAL FROM PROFITS	118,065	122,191	136,696
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS			
Cash & Due From Banks	1,176,404	1,178,492	1,117,294
U.S. Gov't. Obligations	4,851,526	3,838,643	3,014,217
All Other Securities	2,048,979	2,065,169	1,940,606
Federal Funds Sold	809,651	1,017,359	949,502
Loans & Direct Lease Financing	8,525,272	8,119,151	7,850,225
All Other Assets	746,098	620,184	488,328
Total Assets	18,157,930	16,838,998	15,360,172
LIABILTIES			
Demand Deposits	2,135,263	2,259,424	2,615,466
Time & Savings Deposits	13,583,140	12,153,444	10,643,655
Total Deposits	15,718,403	14,412,868	13,259,121
Federal Funds Purchased	456,477	626,750	486,916
Other Borrowings & All Other Liabilites	394,746	347,716	283,609
Total Equity Capital & Debentures	1,588,304	1,451,664	1,330,526
Total Liabilities & Capital	18,157,930	16,838,998	15,360,172
Number of Banks as of December 31	539	545	551

(a) Assets and liability items are average figures reported at beginning, middle and end of each calendar year.

RATIO OF EARNINGS, EXPENSES AND DIVIDENDS OF IOWA CHARTERED BANKS FOR CALENDAR YEARS 1981-1983

Item Description	1983	1982	1981
AMOUNTS PER $100 OF CURRENT OPERATING INCOME:			
Interest on U.S. Gov't Obligations	28.05%	23.15%	18.10%
Interest & Dividends on Other Securities	7.42	7.03	6.70
Interest on Loans	58.66	63.96	69.47
Interest on Balances with Banks	1.24	1.82	1.42
Trust Department	.57	.50	.50
Service Charges	1.69	1.48	1.58
Exchange & Collection Charges	1.60	1.49	1.63
All Other Operating Income	.77	.57	.60
Total Current Operating Income	100.00%	100.00%	100.00%
Salaries & Related	11.50	10.63	11.13
Interest on Time & Savings Deposits	60.49	61.85	59.73
Interest on Borrowed Money	2.24	4.17	4.45
All Other Operating Expenses	14.74	12.55	10.86
Total Current Operating Expenses	88.97%	89.20%	86.17%
Net Operating Income	11.03%	10.80%	13.83%
AMOUNTS PER $100 OF TOTAL ASSETS (a)			
Total Current Operating Income	11.22%	12.26%	12.02%
Total Current Operating Expense	9.99	10.94	10.36
Net Operating Income	1.24	1.32	1.66
Net Income Before Dividends	1.03	1.10	1.21
Net Additions to Capital from Profits	.65	.73	.89
AMOUNTS PER $100 OF TOTAL CAPITAL ACCOUNT (a)			
Net Operating Income	14.15%	15.36%	19.19%
Taxes on Net Income	2.53	2.65	4.50
Net Income Before Dividends	11.77	12.72	14.01
Cash Dividends	4.52	5.16	4.16
Net Other Increases or Decreases in Capital	.18	.86	.43
Net Additions to Capital from Profits	7.43	8.42	10.27
SPECIAL RATIOS (a)			
Income on Loans including Federal Funds Sold Per $100 of Loans	12.81%	14.45%	14.58%
Income on Securities Per $100 Securities	10.48	10.55	9.24
Service Charges per $100 of Demand Deposits	1.62	1.36	1.11
Interest Paid Per $100 of Time & Savings Deposits	9.08	10.51	10.36
AVERAGE ASSETS AND LIABILITIES (a)			
ASSETS			
Cash & Due From Banks	6.48%	7.00%	7.27%
U.S. Gov't. Obligations	26.72	22.80	19.63
All Other Securities	11.28	12.26	12.63
Federal Funds Sold	4.46	6.04	6.18
Loans & Direct Lease Financing	46.95	48.22	51.11
All Other Assets	4.11	3.68	3.18
Total Assets	100.00%	100.00%	100.00%
LIABILITIES			
Demand Deposits	11.76%	13.42%	17.03%
Time & Savings Deposits	74.80	72.17	69.29
Total Deposits	86.56	85.59	86.32
Federal Funds Purchased	2.51	3.72	3.17
Other Borrowings & All Other Liabilites	2.18	2.07	1.85
Total Equity Capital & Debentures	8.75	8.62	8.66
Total Liabilities & Capital	100.00%	100.00%	100.00%
Number of Banks as of December 31	539	545	551

(a) Asset and liability items are average of figures reported at beginning, middle and end of each calendar year.

DECEMBER 31, 1983 CONSUMER LOAN FIGURES

As Reported By 539 State Chartered Banks

Group Headings	All Banks		Under $10,000,000		$10,000,000 to $15,000,000		$15,000,000 to $20,000,000	
Number of Banks	539		59		98		82	
	Direct	Indirect	Direct	Indirect	Direct	Indirect	Direct	Indirect
NON-AGRICULTURAL CONSUMER LOANS								
Secured by Automobiles	293,577,976	111,557,278	9,642,720	259,137	21,756,749	825,123	22,650,527	290,824
Secured by Other Personal Property	154,628,016	10,101,093	5,101,257	347,412	17,106,257	173,579	10,198,789	118,816
Secured by Real Estate	351,455,277		15,701,761		41,998,843		36,537,221	
Unsecured	212,251,676	4,940,935	3,726,798	167,208	9,851,954	5,851	18,787,826	0
Other Secured Consumer Loans	179,321,703	9,485,103	5,998,674	633,072	13,027,413	10,521	14,640,424	0
Total Non-Agricultural Loans	1,191,234,648	136,084,409	40,171,210	1,406,829	103,741,216	1,015,074	102,814,787	409,640
AGRICULTURAL RELATED CONSUMER LOANS								
Secured by Autos & Machinery	71,366,434	4,777,141	8,923,524	145,817	9,584,371	191,560	2,523,500	36,348
Secured by Other Personal Property	94,661,091	207,747	6,739,544	0	18,995,880	13,166	6,867,373	31,000
Secured by Farm Real Estate	58,391,869		3,658,288		9,280,475		5,130,353	
Unsecured	16,499,893	261,458	1,041,509	0	2,618,741	0	1,176,888	0
Other Secured Consumer Loans	29,446,259	1,138,209	76,495	970	6,079,569	0	1,721,781	0
Total Agricultural Loans	270,365,546	6,384,555	20,439,360	146,787	46,559,036	204,726	17,419,895	67,348
TOTAL CONSUMER LOANS	1,461,600,194	142,468,964	60,610,570	1,553,616	150,300,252	1,219,800	120,234,682	476,988

DECEMBER 31, 1983 CONSUMER LOAN FIGURES

As Reported By 539 State Chartered Banks

Group Headings	$20,000,000 to $30,000,000		$30,000,000 to $50,000,000		Over $50,000,000	
Number of Banks	102		102		96	
	Direct	Indirect	Direct	Indirect	Direct	Indirect
NON-AGRICULTURAL CONSUMER LOANS						
Secured by Automobiles	44,004,796	4,438,605	53,407,639	7,794,284	142,115,545	97,949,305
Secured by Other Personal Property	25,977,751	1,740,264	26,007,171	1,683,893	70,236,791	6,037,129
Secured by Real Estate	71,077,148		80,146,380		105,993,924	
Unsecured	28,748,120	642,679	37,637,974	101,951	113,499,004	4,023,246
Other Secured Consumer Loans	28,792,807	68,295	33,193,435	1,389,613	83,668,950	7,383,602
Total Non-Agricultural Loans	198,600,624	6,889,843	230,392,599	10,969,741	515,514,214	115,393,282
AGRICULTURAL RELATED CONSUMER LOANS						
Secured by Autos & Machinery	17,026,836	575,908	15,156,486	2,252,397	18,151,717	1,575,111
Secured by Other Personal Property	23,557,898	0	13,005,444	10,890	25,494,952	152,691
Secured by Farm Real Estate	13,031,267		15,425,290		11,866,196	
Unsecured	2,313,047	0	4,214,611	0	5,135,097	261,458
Other Secured Consumer Loans	2,352,845	228,674	13,489,667	125,467	5,725,902	783,098
Total Agricultural Loans	58,281,893	804,582	61,291,498	2,388,754	66,373,864	2,772,358
TOTAL CONSUMER LOANS	256,882,517	7,694,425	291,684,097	13,358,495	581,888,078	118,165,640

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
1	Ackley	Ackley State Bank	2,363	9,800	4,288	19,677
2	Adair	Exchange State Bank	520	5,712	358	11,465
3	Adel	Brenton Bank and Trust Company	1,689	19,785	6,602	33,513
4	Adel	Raccoon Valley State Bank	1,002	9,763	413	18,878
5	Afton	Commercial State Bank	473	3,510	-0-	13,260
6	Albert City	Albert City Savings Bank	454	4,969	2,840	5,583
7	Albia	First Iowa State Bank	1,774	16,468	2,126	15,655
8	Alden	Alden State Bank	410	7,288	324	6,324
9	Algona	Iowa State Bank	2,971	13,536	5,631	28,903
10	Algona	United Central Bank & Trust Company of Algona	1,685	13,411	6,759	46,504
11	Allison	State Bank of Allison	229	1,619	4,565	14,941
12	Alta	First Trust & Savings Bank	720	3,189	520	7,899
13	Alta Vista	Alta Vista State Bank	327	5,568	1,125	8,401
14	Alton	Alton Savings Bank	236	8,134	590	6,027
15	Altoona	Altoona State Bank	1,685	5,346	2,565	11,655
16	Ames	Union Story Trust & Savings Bank	5,210	12,634	2,993	38,923
17	Ames	University Bank & Trust Company	4,403	16,733	2,502	39,443
18	Anamosa	Citizens Savings Bank	867	9,896	2,890	20,546
19	Anita	Anita State Bank	559	2,264	1,755	13,966
20	Ankeny	Ankeny State Bank	4,462	18,056	1,279	31,371
21	Ankeny	Hawkeye-Ankeny Bank & Trust	2,423	9,750	785	14,687
22	Anthon	First Trust & Savings Bank	430	711	994	10,294
23	Aplington	State Savings Bank	981	3,051	791	11,668
24	Aredale	Aredale State Bank	180	1,711	946	3,518
25	Armstrong	First Trust & Savings Bank	1,134	5,995	2,669	12,431
26	Ashton	Ashton State Bank	1,084	7,637	3,054	9,945
27	Atkins	Atkins Savings Bank & Trust	423	3,144	137	4,690
28	Atlantic	First Whitney Bank & Trust	1,900	14,806	6,290	33,564
29	Atlantic	Norwest State Bank Atlantic	3,182	50,749	5,669	27,967
30	Auburn	Auburn Savings Bank	471	2,622	1,037	5,192
31	Audubon	Audubon State Bank	1,096	12,622	636	25,109
32	Aurelia	First Trust and Savings Bank	528	2,349	649	10,407
33	Avoca	Citizens Savings Bank	873	10,589	1,278	9,336
34	Avoca	The Avoca State Bank	644	12,194	305	9,257
35	Baldwin	Baldwin Savings Bank	338	4,364	912	5,969
36	Bancroft	Farmers & Traders Savings Bank	1,173	4,716	2,688	11,155
37	Baxter	State Savings Bank	309	2,469	651	6,519
38	Bayard	Farmers State Bank	221	3,300	8	3,884
39	Beaman	Farmers Savings Bank	731	11,281	703	3,628
40	Bedford	State Savings Bank	1,155	12,128	1,330	17,455
41	Belle Plaine	Chelsea Savings Bank	716	6,416	2,643	10,021
42	Belle Plaine	Citizens State Bank	1,067	15,576	1,970	18,805
43	Bellevue	Andrew Savings Bank	774	6,149	564	12,915
44	Bellevue	Bellevue State Bank	1,056	4,786	1,221	12,039
45	Belmond	First State Bank	1,403	9,693	4,756	26,793
46	Belmond	North Iowa State Bank	718	6,410	853	12,056
47	Bennett	Bennett State Bank	733	1,948	397	8,364
48	Bettendorf	Bettendorf Bank and Trust	16,466	12,582	8,593	59,093
49	Blairstown	Benton County State Bank	322	1,087	1,589	6,754
50	Blencoe	Blencoe State Bank	436	5,499	170	6,273
51	Bloomfield	Davis County Savings Bank	1,246	20,506	2,175	20,464
52	Bloomfield	Iowa Bank & Trust	1,546	3,437	-0-	2,563
53	Blue Grass	Blue Grass Savings Bank	610	7,997	4,158	17,958
54	Boone	Boone State Bank & Trust Co.	3,733	24,405	1,571	33,503
55	Boyden	Farmers Savings Bank	698	5,022	1,634	15,709
56	Breda	Breda Savings Bank	623	4,290	1,494	6,579
57	Brighton	Rubio Savings Bank of Brighton	445	4,649	362	4,474
58	Britt	First State Bank	1,088	12,921	3,784	18,152
59	Brooklyn	Poweshiek County Savings Bank	661	8,920	3,218	7,790
60	Brunsville	First State Bank	479	3,450	340	3,444
61	Buffalo	Buffalo Savings Bank	742	2,219	3,872	8,998
62	Buffalo Center	Farmers Trust and Savings Bank	1,169	12,686	3,491	22,262
63	Burlington	Farmers & Merchants Bank & Trust	4,754	34,165	5,232	26,076
64	Burlington	Hawkeye Bank & Trust	5,884	17,716	7,840	65,943
65	Burt	Burt Savings Bank	303	4,576	57	3,584

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
182	239	1,006	37,191	-0-	3,175	3,521	29,235	600	660	1
55	121	913	19,034	-0-	1,260	1,534	15,061	909	270	2
216	939	2,138	64,450	-0-	4,655	4,413	53,045	1,473	864	3
309	207	1,850	31,804	-0-	1,839	3,298	25,655	537	475	4
46	789	1,101	19,087	-0-	1,262	1,404	16,063	-0-	358	5
126	55	519	14,294	-0-	1,597	1,450	10,075	900	272	6
160	328	1,172	37,363	-0-	3,790	3,235	29,172	320	846	7
47	22	621	14,942	-0-	1,563	1,019	12,021	33	306	8
283	1,148	1,856	53,762	-0-	4,798	4,479	40,392	3,079	1,014	9
402	894	2,817	71,668	-0-	5,525	6,808	53,364	4,598	1,373	10
183	166	827	22,164	-0-	1,611	1,666	17,521	904	462	11
74	78	372	12,704	-0-	1,058	757	10,744	-0-	145	12
52	44	644	16,057	-0-	2,272	1,059	12,039	325	362	13
52	84	431	15,450	-0-	1,436	976	12,751	-0-	287	14
46	659	474	22,338	-0-	2,180	4,669	15,212	-0-	277	15
32	1,092	1,818	62,638	-0-	4,390	12,948	44,512	-0-	788	16
221	436	1,464	64,760	-0-	4,880	10,780	48,050	200	850	17
175	122	637	34,783	-0-	4,413	2,596	25,275	1,980	519	18
111	84	730	19,247	-0-	1,703	1,505	15,684	-0-	355	19
192	885	1,358	57,219	-0-	3,804	12,116	40,967	-0-	332	20
124	1,125	704	29,350	-0-	2,033	2,902	19,901	3,940	574	21
140	171	450	12,910	-0-	1,241	2,591	8,830	-0-	248	22
78	322	543	17,278	-0-	1,356	2,544	13,098	-0-	280	23
11	58	-0-	6,402	-0-	750	745	4,898	-0-	9	24
135	144	856	23,094	-0-	2,438	2,679	17,215	226	536	25
87	71	1,006	22,710	-0-	1,756	970	19,358	15	611	26
42	51	601	9,004	-0-	772	1,367	6,216	-0-	649	27
154	504	1,870	58,780	-0-	4,606	5,708	47,511	-0-	955	28
255	336	2,662	90,310	1,000	6,377	5,610	75,774	-0-	1,549	29
43	16	-0-	9,295	-0-	602	1,432	7,261	-0-	-0-	30
123	881	2,351	42,572	-0-	3,134	3,465	34,724	158	1,091	31
89	55	545	14,444	-0-	1,377	857	11,800	93	317	32
151	184	600	22,709	-0-	1,927	995	19,299	-0-	488	33
93	200	2,066	24,573	-0-	3,156	1,381	19,536	150	350	34
104	129	392	12,000	-0-	1,285	755	9,628	-0-	332	35
92	151	578	20,369	-0-	1,994	1,723	16,114	-0-	538	36
58	140	381	10,411	-0-	635	1,053	8,612	-0-	111	37
19	77	12	7,483	-0-	699	628	6,156	-0-	-0-	38
127	28	461	16,705	-0-	1,486	1,057	13,816	-0-	346	39
36	188	1,199	33,419	-0-	2,590	3,045	26,991	-0-	793	40
123	310	738	20,721	-0-	2,249	1,427	16,376	220	449	41
133	706	1,159	39,150	-0-	2,965	3,219	31,421	659	886	42
93	604	562	21,475	-0-	1,622	1,189	18,290	-0-	374	43
119	223	1,159	20,365	250	1,499	2,634	15,477	86	419	44
250	195	1,404	43,994	-0-	4,619	2,326	35,529	627	893	45
88	190	664	20,803	-0-	957	1,329	17,855	400	262	46
54	63	340	11,791	-0-	973	1,360	9,233	28	197	47
661	1,620	1,696	99,389	225	7,100	19,607	70,466	1,326	665	48
49	103	6	9,812	-0-	1,357	1,034	7,017	400	4	49
96	50	436	12,768	-0-	1,140	1,726	9,613	-0-	289	50
288	252	1,316	45,671	-0-	3,731	6,234	34,863	-0-	843	51
13	120	178	7,831	-0-	525	1,546	5,688	-0-	72	52
129	136	967	31,697	-0-	4,051	2,159	24,629	288	570	53
232	1,019	3,472	67,471	1,000	4,757	6,896	50,977	2,040	1,801	54
43	450	990	24,460	-0-	1,962	1,503	20,702	73	220	55
75	72	435	13,418	-0-	1,958	1,526	9,789	-0-	145	56
22	444	-0-	10,352	-0-	1,197	943	8,189	-0-	23	57
45	496	1,088	37,484	-0-	2,731	2,860	31,310	148	435	58
66	53	448	21,024	-0-	2,017	1,515	17,146	-0-	346	59
141	264	215	8,051	-0-	1,223	729	5,932	-0-	167	60
106	243	667	16,635	-0-	2,538	1,378	12,246	-0-	473	61
207	256	1,906	41,563	-0-	3,293	2,402	34,676	102	1,090	62
238	806	1,699	72,494	-0-	6,493	7,627	56,473	797	1,104	63
491	3,354	2,750	102,996	-0-	7,443	14,281	78,818	1,095	1,359	64
8	35	333	8,880	-0-	645	793	7,359	-0-	83	65

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
66	Bussey	State Bank of Bussey	806	4,599	389	6,447
67	Calmar	Iowa State Bank	2,057	3,354	2,412	3,536
68	Camanche	Hawkeye Bank and Trust	1,083	5,575	1,120	6,485
69	Cambridge	Cambridge State Bank	888	4,175	826	3,042
70	Cantril	State Savings Bank	1,205	5,485	324	8,193
71	Carlisle	Hartford-Carlisle Savings Bank	786	4,231	1,188	23,092
72	Carroll	Carroll County State Bank	2,283	15,167	5,692	20,570
73	Carroll	Commercial Savings Bank	4,056	25,358	8,865	22,615
74	Cascade	Cascade State Bank	801	6,413	1,672	13,702
75	Casey	Security State Bank	599	1,999	2,129	15,791
76	Cedar Falls	Cedar Falls Trust and Savings Bank	3,921	5,209	6,719	46,121
77	Cedar Falls	Midway Bank and Trust	2,806	10,767	2,488	19,163
78	Cedar Rapids	Brenton Bank and Trust Company of Cedar Rapids	1,564	7,902	2,448	17,121
79	Cedar Rapids	First Trust and Savings Bank	6,246	17,582	5,635	32,219
80	Cedar Rapids	Guaranty Bank and Trust Company	1,993	27,101	2,805	17,124
81	Cedar Rapids	Massachusetts Fidelity Trust Company	204	-0-	1,257	-0-
82	Cedar Rapids	Peoples Bank & Trust Company	12,685	69,393	27,955	77,598
83	Cedar Rapids	United State Bank	2,238	6,899	2,343	31,852
84	Center Point	Iowa State Bank and Trust Company	364	3,707	114	1,799
85	Centerville	Iowa Trust and Savings Bank	3,442	26,745	10,293	31,513
86	Central City	City State Bank	650	5,459	2,025	8,181
87	Chariton	Hawkeye Bank and Trust	1,257	9,323	5,535	19,310
88	Charles City	Commercial Trust & Savings Bank	1,697	16,328	3,449	23,638
89	Charles City	First Security Bank and Trust Company	2,478	25,127	8,634	45,585
90	Charter Oak	Farmers State Bank	151	1,051	1,294	4,892
91	Cherokee	Central Trust and Savings Bank	786	5,781	863	6,156
92	Cherokee	Cherokee State Bank	3,553	25,225	12,238	24,784
93	Cherokee	The Steele State Bank	2,080	1,497	1,956	16,136
94	Churdan	First State Bank	300	7,629	408	3,559
95	Clarence	Community State Bank	1,976	8,319	2,515	12,993
96	Clarinda	Citizens State Bank	1,764	18,327	7,272	23,180
97	Clarinda	Page County State Bank	2,234	29,331	3,225	16,377
98	Clarion	Brenton Bank and Trust Company	1,066	7,972	3,426	18,767
99	Clarksville	Iowa State Bank	1,454	6,220	2,166	19,128
100	Clear Lake	Community State Bank of Clear Lake	1,325	8,335	984	11,405
101	Clear Lake	The Clear Lake Bank and Trust Company	3,577	12,290	8,721	32,501
102	Cleghorn	Cleghorn State Bank	1,129	2,208	47	4,906
103	Climbing Hill	Climbing Hill Savings Bank	115	1,299	250	3,953
104	Clinton	Gateway State Bank	1,834	5,577	307	9,076
105	Clinton	Iowa State Savings Bank	2,119	20,291	7,569	20,674
106	Coggon	Linn County State Bank	352	6,406	-0-	3,605
107	Colesburg	Farmers Savings Bank	453	5,340	718	5,427
108	Collins	Exchange State Bank	728	4,149	15	8,725
109	Columbus Junction	Columbus Junction State Bank	1,013	1,704	3,141	32,505
110	Conrad	First State Bank	1,629	4,624	2,594	9,801
111	Coon Rapids	Iowa Savings Bank	1,235	8,500	264	18,037
112	Corning	State Bank of Brooks	180	4,304	144	1,404
113	Correctionville	Corn Belt State Bank	571	7,520	271	6,053
114	Corwith	Corwith State Bank	202	4,243	258	5,859
115	Corydon	Corydon State Bank	1,201	11,286	1,329	11,247
116	Corydon	The Citizens State Bank	1,894	10,356	3,272	19,582
117	Council Bluffs	Council Bluffs Savings Bank	15,535	50,319	22,330	80,097
118	Council Bluffs	State Bank and Trust	3,767	12,497	10,044	57,224
119	Crawfordsville	Peoples Savings Bank	304	2,705	413	1,681
120	Cresco	Cresco Union Savings Bank	2,833	17,542	8,250	25,537
121	Creston	Iowa State Savings Bank	2,027	15,521	5,499	26,258
122	Cylinder	Cylinder State Bank	788	3,833	1,940	7,574
123	Dallas Center	Brenton State Bank	1,559	14,648	5,051	28,668
124	Danbury	Farmers Savings Bank	275	4,004	35	4,027
125	Danville	Danville State Savings Bank	1,130	8,554	2,186	13,558
126	Davenport	Davenport Bank & Trust Company	60,388	398,785	158,216	219,354
127	Davenport	First Trust and Savings Bank	7,741	7,127	5,583	70,086
128	Davenport	Northwest Bank & Trust Company	27,496	37,057	2,225	107,197
129	Decorah	Decorah State Bank	2,848	25,336	9,315	47,203
130	Decorah	Security Bank and Trust Company	1,693	19,801	3,084	25,226

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
53	70	2	12,260	-0-	1,467	1,047	9,746	-0-	-0-	66
-0-	31	270	11,660	-0-	1,539	1,447	8,490	-0-	184	67
69	174	363	14,731	-0-	1,069	1,731	11,446	235	250	68
84	40	273	9,160	-0-	1,087	600	7,313	1	159	69
149	42	512	15,612	-0-	1,274	1,693	12,418	-0-	227	70
225	317	1,334	30,723	-0-	2,941	3,651	23,304	153	674	71
60	277	1,872	45,801	-0-	4,457	6,090	34,290	300	664	72
216	142	1,566	62,386	-0-	6,812	6,834	47,672	-0-	1,068	73
164	166	843	23,433	-0-	2,762	1,981	18,030	-0-	660	74
133	111	758	21,254	-0-	1,717	1,900	17,318	-0-	313	75
70	416	5,942	68,258	-0-	8,540	9,164	48,866	1,050	638	76
90	805	670	36,609	-0-	3,629	5,032	27,238	245	465	77
138	314	790	30,001	175	1,693	4,402	22,484	935	312	78
334	1,863	1,117	64,328	-0-	5,897	8,516	49,184	-0-	731	79
276	911	1,438	51,096	-0-	4,366	7,137	39,324	-0-	269	80
-0-	-0-	5	1,466	-0-	1,160	-0-	-0-	-0-	306	81
479	1,888	5,261	194,301	-0-	22,802	28,367	134,933	6,341	1,858	82
323	2,645	1,180	46,834	-0-	3,319	6,719	33,152	2,959	685	83
19	178	130	6,273	-0-	564	871	4,738	-0-	100	84
110	698	1,893	74,474	-0-	6,986	4,663	59,972	1,600	1,253	85
10	136	538	16,979	-0-	1,889	1,050	13,670	37	333	86
31	376	1,702	37,472	-0-	2,562	2,875	31,290	-0-	745	87
228	69	1,512	46,465	-0-	4,971	3,897	36,129	800	668	88
507	688	2,471	84,476	-0-	7,278	6,226	69,968	-0-	1,004	89
14	77	253	7,704	-0-	802	529	6,096	150	127	90
62	182	434	14,140	-0-	2,073	2,469	9,334	-0-	264	91
215	252	2,102	67,939	-0-	8,081	7,082	49,400	2,153	1,223	92
271	219	959	22,576	-0-	1,631	2,585	18,135	-0-	225	93
39	22	352	12,331	-0-	1,851	1,268	8,940	-0-	272	94
116	12	829	26,528	-0-	2,816	1,794	21,163	95	660	95
270	490	1,591	52,354	-0-	4,542	9,445	37,638	-0-	729	96
159	202	1,205	52,415	-0-	3,921	3,528	43,965	-0-	1,001	97
126	433	802	32,340	-0-	2,364	2,449	26,879	250	398	98
337	160	950	29,741	-0-	2,971	3,008	23,018	-0-	744	99
57	465	1,276	23,733	-0-	1,803	2,953	17,774	1,088	115	100
202	797	1,573	59,257	-0-	5,341	11,140	39,627	2,299	850	101
59	36	234	8,501	-0-	687	861	6,773	12	168	102
14	30	169	5,802	-0-	608	1,209	3,843	-0-	142	103
85	698	500	17,907	300	1,044	3,219	12,696	433	215	104
169	1,041	1,321	52,846	-0-	4,623	5,159	42,324	28	712	105
33	82	-0-	10,382	-0-	1,601	933	7,823	-0-	25	106
46	113	388	12,393	-0-	1,033	946	10,148	8	258	107
54	157	433	14,153	-0-	1,124	1,092	11,247	400	290	108
65	548	1,427	40,273	-0-	3,206	2,805	33,232	133	897	109
110	531	527	19,596	-0-	2,207	1,580	15,447	-0-	362	110
142	179	848	28,921	-0-	2,163	2,550	23,232	416	560	111
-0-	80	158	6,270	-0-	764	729	4,692	-0-	85	112
51	44	618	15,026	-0-	1,493	1,504	11,606	-0-	423	113
106	177	396	11,029	-0-	793	902	9,184	-0-	150	114
375	219	1,293	26,200	-0-	1,503	2,752	21,690	-0-	255	115
123	236	1,200	36,417	-0-	2,573	4,238	29,061	34	511	116
1,097	2,840	4,193	174,217	-0-	14,511	28,623	122,897	6,090	2,096	117
536	2,098	2,453	87,547	-0-	6,401	10,360	69,290	45	1,451	118
34	102	146	5,317	-0-	630	557	4,039	-0-	91	119
457	315	2,228	56,248	-0-	5,118	3,909	46,313	55	853	120
451	1,464	1,954	52,272	-0-	4,344	4,770	42,621	-0-	537	121
75	94	533	14,687	-0-	1,912	499	11,912	-0-	364	122
195	933	1,754	52,418	-0-	3,780	4,632	43,020	540	446	123
39	98	322	8,722	-0-	1,024	949	6,632	-0-	117	124
114	253	616	26,183	-0-	2,631	2,451	20,630	-0-	471	125
2,025	7,674	28,024	870,416	-0-	78,071	102,871	454,535	227,573	7,366	126
650	3,349	3,645	96,881	-0-	6,910	19,720	66,122	875	3,254	127
632	5,186	4,739	183,268	1,000	16,644	20,677	131,035	9,304	4,608	128
502	848	2,633	87,681	-0-	7,044	7,400	71,890	-0-	1,347	129
286	526	1,516	51,560	20	4,392	4,772	41,031	629	716	130

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
131	Defiance	Defiance State Bank	411	3,800	1,050	7,277
132	Delhi	Delhi Savings Bank	453	5,540	378	6,105
133	Denison	Crawford County Trust and SavingsBank	2,448	12,155	2,818	26,440
134	Denver	Denver Savings Bank	560	2,889	1,401	14,566
135	Des Moines	Bankers Trust Company	73,313	127,465	5,098	375,064
136	Des Moines	Hawkeye Bank & Trust of Des Moines	3,677	2,097	7,539	46,084
137	Des Moines	Hawkeye-Capital Bank & Trust	8,722	9,537	4,590	70,841
138	Des Moines	Iowa State Bank	3,633	33,241	5,000	27,074
139	Dewitt	Dewitt Bank & Trust	2,308	18,735	4,777	35,007
140	Dewitt	First Central State Bank	1,215	7,608	3,965	21,047
141	Diagonal	First State Bank	409	3,176	725	2,226
142	Dike	Iowa Savings Bank	761	9,398	728	7,498
143	Douds	Farmers and Traders Savings Bank	207	4,178	-0-	2,209
144	Dows	Farmers State Bank of Dows	554	4,907	2,328	8,930
145	Dubuque	American Trust & Savings Bank	14,611	44,440	21,840	109,624
146	Dubuque	Dubuque Bank and Trust Company	51,988	51,682	29,027	77,722
147	Dubuque	Key City Bank and Trust Company	3,442	6,984	4,505	14,747
148	Dumont	State Bank of Dumont	322	1,217	1,997	7,933
149	Dunlap	Dunlap Savings Bank	652	3,735	5,346	10,834
150	Durant	Liberty Trust & Savings Bank	2,030	13,281	5,902	26,889
151	Dyersville	Fidelity Bank & Trust	683	14,901	4,879	14,538
152	Dysart	Dysart State Bank	364	5,558	499	8,018
153	Eagle Grove	Brenton State Bank	475	3,854	1,627	14,560
154	Eagle Grove	Security Savings Bank	2,106	17,068	1,025	26,033
155	Earlham	Earlham Savings Bank	666	10,442	3,338	17,451
156	Earling	Farmers Trust & Savings Bank	371	5,998	1,317	7,785
157	Earlville	The State Bank of Earlville	578	5,504	472	6,550
158	Early	Early Savings Bank	817	3,842	1,451	8,928
159	Edgewood	Community Savings Bank	823	4,582	3,677	13,130
160	Eldora	Hardin County Savings Bank	3,615	18,577	9,632	37,983
161	Eldora	Hawkeye Bank & Trust	2,391	4,736	1,984	11,458
162	Eldridge	Central Trust and Savings Bank	2,546	12,178	4,086	38.008
163	Elgin	Elgin State Bank	745	3,499	1,636	8,356
164	Elkader	Central State Bank	1,038	12,307	6,781	15,089
165	Elkader	Peoples State Bank	696	6,781	2,744	7,607
166	Elma	Peoples Savings Bank	829	5,613	1,627	7,439
167	Emerson	Emerson State Bank	339	3,026	1,033	4,584
168	Emmetsburg	Iowa Trust & Savings Bank	1,677	10,690	6,692	20,955
169	Emmetsburg	Palo Alto County State Bank	1,368	18,611	5,022	24,668
170	Estherville	Emmet County State Bank	2,139	28,744	2,624	40,721
171	Estherville	United Central Bank & Trust Co. of Estherville	2,406	11,429	5,404	25,721
172	Evansdale	First Security State Bank	552	3,556	510	10,294
173	Everly	State Bank	364	9,105	1,073	16,045
174	Exira	Exchange State Bank	637	9,929	3,925	10,812
175	Fairbank	Fairbank State Bank	316	3,146	1,437	7,841
176	Fairfax	Fairfax State Savings Bank	798	11,277	3,613	13,492
177	Fairfield	Iowa State Bank & Trust Company	1,463	5,073	6,309	31,822
178	Farley	Farley State Bank	1,054	4,034	3,149	16,263
179	Farnhamville	Security Savings Bank	321	2,334	2,005	7,869
180	Fayette	State Bank of Fayette	459	2,327	268	5,451
181	Forest City	Forest City Bank & Trust Company	1,130	10,008	1,886	15,878
182	Forest City	Manufacturers Bank & Trust Company	2,857	29,755	1,904	28,372
183	Fort Dodge	First American State Bank	4,437	43,357	1,251	58,434
184	Fort Dodge	United Central Bank & Trust of Fort Dodge	10,386	30,750	16,098	65,482
185	Fort Madison	Fort Madison Bank & Trust Co.	6,360	8,266	3,770	32,470
186	Fort Madison	Iowa State Bank	875	5,754	1,839	15,844
187	Fort Madison	Lee County Savings Bank	2,641	12,277	4,127	28,846
188	Fostoria	Farmers Savings Bank	323	5,265	872	7,685
189	Frederika	Farmers Savings Bank	357	1,511	2,634	5,519
190	Fremont	Farmers Savings Bank	747	11,375	2,616	7,714
191	Galva	First Trust and Savings Bank	661	2,108	1,045	6,682
192	Garnavillo	The Garnavillo Savings Bank	551	5,429	891	8,384
193	Garwin	Farmers Savings Bank	694	1,433	885	4,411
194	George	George State Bank	535	5,694	5,480	15,681
195	Gibson	Gibson Savings Bank	750	7,278	1,883	10,367

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
74	160	427	13,051	-0-	1,114	575	11,125	-0-	237	131
98	84	383	12,845	-0-	1,156	1,089	10,094	270	236	132
132	390	2,128	46,247	-0-	3,418	4,323	37,808	94	604	133
115	149	660	20,110	-0-	1,588	1,530	16,657	-0-	335	134
2,234	5,523	19,731	603,960	7,000	31,203	149,298	268,203	143,095	5,161	135
447	1,331	1,190	61,471	-0-	4,456	14,520	39,970	1,702	823	136
621	4,796	3,804	101,669	-0-	8,295	18,284	69,794	4,084	1,212	137
336	2,152	1,918	72,682	-0-	9,528	9,665	49,967	2,596	926	138
271	574	1,617	62,747	-0-	5,032	5,547	51,153	-0-	1,015	139
91	334	1,000	35,078	-0-	2,829	2,302	29,245	17	685	140
16	50	-0-	6,570	-0-	778	753	5,039	-0-	-0-	141
144	66	410	18,717	-0-	2,578	1,610	13,277	900	352	142
54	51	-0-	6,591	-0-	535	398	5,658	-0-	-0-	143
54	113	559	17,337	-0-	1,862	958	14,135	150	232	144
472	2,230	5,094	197,367	700	15,485	30,650	142,789	4,750	2,993	145
995	1,399	9,426	220,249	2,565	15,312	24,013	145,681	28,619	4,059	146
125	683	539	30,775	-0-	2,612	5,754	21,433	592	384	147
68	109	32	11,542	-0-	1,536	2,288	7,644	-0-	74	148
35	439	865	21,836	-0-	2,446	2,165	16,638	-0-	587	149
143	621	1,341	49,921	-0-	5,181	4,292	39,076	252	1,120	150
145	442	1,145	36,443	-0-	3,168	1,992	30,186	500	597	151
122	127	462	14,906	-0-	1,227	1,422	11,928	82	247	152
99	230	563	21,210	125	1,407	1,145	17,875	304	354	153
59	264	1,468	47,905	-0-	3,725	3,050	39,502	800	828	154
155	325	1,050	33,117	-0-	4,291	2,496	24,779	900	651	155
90	100	470	15,951	-0-	1,519	1,108	12,875	-0-	449	156
16	50	347	13,485	-0-	942	824	11,402	57	260	157
250	141	751	15,680	-0-	1,419	1,584	12,075	232	370	158
59	146	779	23,078	-0-	2,858	2,069	17,657	58	436	159
151	791	2,707	73,154	-0-	6,980	5,434	59,129	259	1,352	160
84	114	613	21,212	-0-	1,510	4,579	14,623	-0-	500	161
254	780	2,160	59,504	-0-	4,719	5,575	46,797	1,384	1,029	162
81	29	654	14,838	-0-	1,070	1,298	12,222	-0-	248	163
169	108	909	36,063	-0-	4,332	2,550	28,627	-0-	554	164
51	240	462	18,479	-0-	1,695	1,116	15,185	149	334	165
85	221	480	16,124	-0-	1,487	2,119	12,241	-0-	277	166
56	453	368	9,747	-0-	1,051	917	7,610	-0-	169	167
127	292	1,123	41,302	-0-	3,848	2,510	34,180	50	714	168
154	214	1,993	51,722	-0-	3,464	3,802	42,870	961	625	169
134	660	2,673	77,427	-0-	5,405	4,160	66,204	-0-	1,658	170
1	568	1,660	47,187	-0-	3,523	4,692	38,895	-0-	77	171
47	514	209	15,588	-0-	1,337	2,074	12,039	-0-	138	172
-0-	474	1,032	28,093	-0-	2,384	1,824	22,444	800	641	173
108	315	883	26,393	-0-	2,331	1,857	21,712	-0-	493	174
67	177	359	13,209	-0-	1,210	899	10,423	450	227	175
175	131	758	29,894	-0-	3,439	2,045	23,765	-0-	645	176
133	362	1,232	46,128	-0-	4,363	10,427	30,361	23	954	177
177	460	577	25,360	-0-	2,257	2,026	20,674	-0-	403	178
65	66	324	12,854	-0-	2,092	1,386	9,050	60	266	179
43	36	608	9,106	-0-	605	1,298	6,715	125	363	180
98	425	1,641	30,870	-0-	2,935	2,355	25,135	-0-	445	181
574	619	1,946	64,879	-0-	4,884	3,879	52,836	2,287	993	182
1,350	2,958	5,999	115,086	-0-	7,108	10,192	96,332	-0-	1,454	183
1,002	3,956	4,982	130,652	-0-	9,549	15,595	100,068	79	5,361	184
339	744	2,371	53,642	-0-	4,830	5,839	42,267	174	532	185
124	240	680	25,108	-0-	2,027	2,939	19,684	-0-	458	186
253	638	1,988	50,264	-0-	3,972	5,706	39,614	196	776	187
49	86	454	14,636	-0-	2,314	1,253	10,747	-0-	322	188
37	15	-0-	9,999	-0-	1,066	1,386	7,172	375	-0-	189
78	278	561	23,213	-0-	2,663	1,788	18,281	2	479	190
66	58	380	10,868	-0-	1,036	657	9,002	8	165	191
154	202	465	15,768	-0-	1,930	1,485	11,627	375	351	192
35	65	177	7,630	-0-	1,020	506	6,008	-0-	96	193
81	55	1,139	28,503	-0-	3,340	4,705	19,983	-0-	475	194
76	183	762	21,147	-0-	1,961	1,394	17,315	-0-	477	195

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
196	Gilbertville	Gilbertville Savings Bank	700	8,118	2,584	9,450
197	Gilman	Citizens Savings Bank	936	6,437	1,097	6,418
198	Glenwood	Glenwood State Bank	1,555	24,797	1,823	16,267
199	Glenwood	Mills County State Bank	398	4,920	428	6,716
200	Gowrie	First State Bank of Gowrie	828	6,656	1,055	5,480
201	Graettinger	Graettinger State Bank	393	4,772	1,678	6,596
202	Grafton	Farmers State Bank	219	150	225	4,217
203	Grand Junction	Peoples Trust and Savings Bank	391	8,698	840	4,864
204	Green Mountain	Producers Savings Bank	431	4,923	330	6,480
205	Greene	First State Bank	781	12,092	4,895	9,117
206	Greenfield	Union State Bank	662	4,442	477	7,411
207	Greenfield	United Central Bank & Trust of Greenfield	912	11,700	1,770	15,178
208	Grinnell	Grinnell State Bank	1,521	10,894	5,747	13,957
209	Griswold	Griswold State Bank	582	6,343	1,015	5,671
210	Grundy Center	Hawkeye Bank & Trust	825	8,170	2,389	18,445
211	Guthrie Center	Guthrie County State Bank	1,150	14,828	2,471	12,623
212	Guttenberg	Security State Bank	925	14,001	1,193	11,361
213	Halbur	Farmers Savings Bank	353	4,305	214	4,319
214	Hamburg	Iowa State Bank	1,667	6,350	2,284	17,957
215	Hampton	Hampton State Bank	1,534	12,434	4,122	19,019
216	Harlan	The Shelby County State Bank	2,222	17,300	6,373	29,531
217	Hartley	Security State Bank	743	10,953	1,809	12,583
218	Hartwick	Hartwick State Bank	477	6,863	-0-	5,025
219	Hawarden	Farmers State Bank	820	4,536	3,486	18,815
220	Hawarden	First State Bank	450	4,916	771	6,626
221	Hawkeye	Citizens Savings Bank	941	1,899	3,011	4,792
222	Hayesville	Hayesville Savings Bank	1,515	12,677	3,213	31,029
223	Hedrick	Hedrick Savings Bank	296	3,354	2,044	7,597
224	Hills	Hills Bank and Trust Company	9,110	37,710	22,021	106,180
225	Holstein	Holstein State Bank	842	6,103	3,470	19,739
226	Hopkinton	Citizens State Bank	774	4,791	1,055	10,142
227	Hornick	State Savings Bank	315	1,733	-0-	3,446
228	Hubbard	Security State Bank	461	7,243	2,160	7,664
229	Hudson	Hudson State Bank	678	5,593	1,066	6,511
230	Hull	Iowa State Bank	750	2,397	1,857	7,799
231	Humboldt	Hawkeye Bank and Trust	2,493	20,494	867	35,636
232	Humboldt	Humboldt Trust & Savings Bank	1,794	33,051	542	30,175
233	Ida Grove	First State Bank	878	2,977	267	14,862
234	Ida Grove	Ida County State Bank	1,761	12,036	3,349	50,777
235	Independence	Farmers State Savings Bank	1,766	15,868	12,288	33,152
236	Independence	Security State Bank	1,618	21,587	3,114	19,976
237	Indianola	Peoples Trust and Savings Bank	4,092	35,041	11,083	63,411
238	Indianola	Warren County Brenton Bank & Trust	1,762	1,910	2,499	23,597
239	Inwood	Inwood State Bank	481	1,500	318	5,070
240	Iowa City	Hawkeye State Bank	3,148	763	827	20,561
241	Iowa City	Iowa State Bank & Trust Company	15,017	14,440	20,405	123,292
242	Iowa Falls	Citizens State Bank	2,006	5,437	5,893	50,290
243	Iowa Falls	Iowa Falls State Bank	1,012	18,884	3,573	13,056
244	Ireton	Security Savings Bank	814	6,442	201	9,898
245	Irwin	Farmers Savings Bank	282	1,264	1,177	8,823
246	Jefferson	Brenton State Bank of Jefferson	1,867	12,942	5,108	34,547
247	Jefferson	Home State Bank	1,647	25,016	1,265	30,206
248	Jesup	Farmers State Bank	1,041	5,577	911	18,322
249	Jewell	Farmers State Bank	947	699	2,199	24,283
250	Joice	Farmers Savings Bank	259	834	323	4,816
251	Kalona	Farmers Savings Bank	1,534	2,247	3,514	27,224
252	Kalona	United Central Bank & Trust of Kalona	574	7,490	2,320	14,472
253	Kanawha	Farmers State Bank	405	6,013	2,135	12,085
254	Kellogg	Kellogg-Sully Bank & Trust	1,186	14,014	2,462	21,095
255	Keokuk	Keokuk Savings Bank & Trust Company	3,871	10,565	2,796	28,903
256	Keokuk	Norwest State Bank Keokuk	5,318	12,064	3,122	19,236
257	Keokuk	State Central Bank	4,841	26,780	8,456	36,920
258	Keosauqua	Farmers State Bank	1,118	8,489	1,145	20,951
259	Keota	Farmers Savings Bank	970	4,955	1,459	12,805
260	Keystone	Keystone Savings Bank	2,166	8,268	2,295	9,453

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
40	92	467	21,371	-0-	2,013	1,541	16,558	1,046	213	196
118	245	383	15,398	-0-	1,223	1,630	12,345	-0-	200	197
191	-0-	-0-	44,251	-0-	5,815	5,215	32,720	501	-0-	198
71	246	310	12,947	-0-	974	1,800	9,789	109	275	199
49	35	309	14,314	-0-	1,833	1,534	10,760	-0-	187	200
16	35	580	14,038	-0-	1,220	1,128	11,319	152	219	201
-0-	48	5	4,864	-0-	631	766	3,467	-0-	-0-	202
19	20	379	15,173	-0-	1,653	1,091	12,043	35	351	203
50	179	317	12,610	-0-	1,157	706	9,398	1,125	224	204
50	87	842	27,764	-0-	2,994	2,798	21,349	-0-	623	205
54	249	794	13,981	-0-	1,187	1,011	11,481	-0-	302	206
179	545	1,058	30,984	-0-	2,333	3,161	24,529	200	761	207
61	417	890	33,365	-0-	4,233	3,509	25,140	-0-	483	208
34	419	655	14,651	-0-	1,220	1,263	11,893	69	206	209
183	139	1,026	30,811	-0-	2,278	3,163	24,597	-0-	773	210
102	188	903	32,061	-0-	2,869	1,597	27,038	-0-	557	211
139	311	786	28,438	-0-	3,202	2,936	21,841	-0-	459	212
9	41	6	9,229	-0-	650	793	7,560	-0-	26	213
116	72	656	28,870	-0-	2,945	3,282	22,167	-0-	476	214
41	459	1,344	38,871	-0-	3,482	3,122	31,229	344	694	215
272	405	1,711	57,270	-0-	6,571	4,997	44,586	-0-	1,116	216
82	304	859	27,169	-0-	2,362	1,591	22,125	726	365	217
77	42	373	12,703	-0-	1,288	910	10,083	29	393	218
207	157	1,082	28,689	-0-	2,285	1,777	23,920	47	660	219
79	163	402	13,249	-0-	1,113	1,797	10,272	-0-	67	220
42	4	21	10,626	-0-	1,100	801	8,690	29	6	221
132	255	1,997	50,554	-0-	5,079	2,472	41,698	171	1,134	222
94	51	489	13,737	-0-	1,348	1,815	10,354	-0-	220	223
1,109	3,727	4,221	181,860	-0-	14,334	15,393	142,285	7,087	2,761	224
109	136	888	31,069	-0-	2,667	2,775	24,917	-0-	710	225
45	252	449	17,418	-0-	1,709	2,317	13,023	33	336	226
-0-	40	234	5,768	-0-	429	725	4,515	12	27	227
85	76	433	17,952	-0-	2,269	1,550	13,859	-0-	274	228
56	98	354	14,244	-0-	1,476	1,707	10,426	400	235	229
39	346	328	13,438	-0-	1,194	1,610	10,406	42	186	230
518	2,403	2,367	63,742	-0-	5,002	4,200	53,203	3	1,334	131
240	390	2,808	68,520	-0-	4,999	5,019	57,915	-0-	587	232
97	396	1,306	20,589	-0-	1,578	2,494	15,878	129	510	233
372	375	2,797	70,723	-0-	5,929	3,659	57,200	1,483	2,452	234
341	181	2,050	64,964	-0-	6,230	5,622	51,738	550	824	235
222	1,634	1,706	49,413	-0-	4,310	4,490	38,202	1,400	1,011	236
460	1,109	3,647	117,923	-0-	12,021	8,595	94,147	373	2,787	237
202	254	2,501	32,321	200	2,038	4,149	24,858	493	583	238
29	364	471	8,175	-0-	635	662	6,590	100	188	239
140	1,124	519	26,802	-0-	1,799	3,766	20,742	161	334	240
1,205	3,657	4,354	179,960	-0-	14,011	26,088	133,697	3,604	2,560	241
454	543	4,441	68,156	-0-	6,222	6,813	52,502	1,129	1,490	242
135	466	822	37,678	-0-	3,407	2,823	30,903	-0-	545	243
150	91	677	17,973	-0-	1,876	1,366	14,275	96	360	244
19	169	381	12,077	-0-	1,108	488	10,118	200	163	245
303	783	1,885	56,829	-0-	4,377	3,148	48,258	224	822	246
24	315	2,292	60,717	-0-	4,918	3,321	49,828	1,448	1,202	247
146	708	1,369	27,782	-0-	2,063	3,990	20,536	700	493	248
162	234	1,214	29,414	-0-	2,591	2,486	23,102	450	785	249
86	38	206	6,390	-0-	759	1,792	3,716	-0-	123	250
55	945	1,136	36,545	-0-	2,746	3,369	29,709	-0-	721	251
460	374	902	25,672	-0-	1,838	2,376	20,939	84	435	252
227	126	1,111	21,648	90	1,454	1,615	18,216	52	221	253
36	672	1,334	40,727	-0-	3,326	4,070	32,480	25	826	254
367	646	1,313	47,727	-0-	3,211	5,450	38,339	100	627	255
205	350	871	41,256	675	2,421	4,298	30,000	3,389	473	256
243	992	2,575	80,321	-0-	7,374	11,761	59,977	169	1,040	257
191	173	1,431	33,116	-0-	2,967	2,688	26,699	-0-	762	258
32	122	647	20,926	-0-	2,320	2,311	15,831	-0-	464	259
40	83	567	22,792	-0-	2,382	2,246	17,663	-0-	501	260

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
261	Kingsley	Kingsley State Bank	612	9,545	5,119	14,091
262	Knoxville	Iowa State Savings Bank	3,140	17,833	4,025	22,007
263	Lake City	Lake City State Bank	557	6,072	1,542	14,982
264	Lake Mills	Hawkeye Bank & Trust	613	4,704	3,202	16,331
265	Lake Park	Security State Bank	632	10,748	1,753	8,022
266	Lake View	Farmers State Bank	686	5,751	266	9,715
267	Lansing	Korndt Brothers Savings Bank	1,010	12,706	3,891	17,194
268	La Porte City	La Porte City State Bank	589	10,101	1,126	6,542
269	Larchwood	Security Savings Bank	593	3,339	2,277	9,565
270	Latimer	Latimer Bank & Trust	946	3,296	2,109	16,651
271	Laurens	Laurens State Bank	849	8,682	5,507	22,698
272	Lawler	State Bank of Lawler	877	13,262	3,541	16,025
273	LeClaire	LeClaire State Bank	1,858	5,752	2,024	6,323
274	Ledyard	State Bank of Ledyard	520	4,451	1,697	9,736
275	Leighton	Farmers Savings Bank	900	2,748	1,540	9,179
276	Le Mars	Le Mars Savings Bank	2,380	22,581	13,712	31,560
277	Leon	The Decatur County State Bank	1,164	10,300	2,873	20,306
278	Libertyville	Libertyville Savings Bank	321	6,026	2,509	8,811
279	Lime Springs	Exchange State Bank	313	2,707	705	4,369
280	Lisbon	Lisbon Bank and Trust Company	707	1,397	205	6,931
281	Lohrville	Lohrville Savings Bank	664	4,575	1,792	5,897
282	Lone Tree	Farmers & Merchants Savings Bank	1,365	7,830	4,125	20,617
283	Lowden	American Trust and Savings Bank	408	5,718	3,893	14,323
284	Luana	Luana Savings Bank	513	7,842	1,915	11,039
285	Lucas	Farmers and Miners State Bank	279	1,383	-0-	393
286	Lynnville	First State Bank	680	4,731	740	8,231
287	Madrid	City State Bank	1,025	5,833	1,443	10,613
288	Malvern	Malvern Trust & Savings Bank	744	3,299	4,093	10,619
289	Manchester	Farmers & Merchants Savings Bank	583	9,933	1,703	17,186
290	Manchester	First State Bank	1,984	11,197	4,174	26,218
291	Manilla	Manilla State Bank	462	6,081	145	6,548
292	Manly	First State Bank	768	11,612	2,963	14,645
293	Manning	Manning Trust and Savings Bank	351	2,022	326	5,902
294	Manson	Manson State Bank	636	6,090	2,680	7,495
295	Mapleton	First State Bank of Mapleton	1,358	8,221	1,395	11,578
296	Mapleton	Mapleton Trust & Savings Bank	1,232	13,245	4,616	13,006
297	Maquoketa	Hawkeye Bank and Trust	2,677	15,448	5,400	46,299
298	Maquoketa	Maquoketa State Bank	3,650	18,539	9,289	49,589
299	Marathon	The Citizens State Bank	979	3,720	-0-	2,317
300	Marcus	Farmers State Bank	837	8,588	1,538	11,375
301	Marengo	United Central Bank & Trust Co. of Marengo	1,135	10,802	5,460	20,657
302	Marion	Farmers State Bank	7,848	37,203	10,103	55,212
303	Marshalltown	Commercial State Bank	2,743	14,994	3,778	37,444
304	Marshalltown	Fidelity Brenton Bank & Trust Company	3,446	20,550	5,839	54,170
305	Marshalltown	Security Savings Bank	20,421	35,673	15,976	70,705
306	Martelle	Farmers Savings Bank	496	3,904	415	4,422
307	Mason City	Hawkeye Bank & Trust of Mason City	1,546	3,784	3,228	16,495
308	Mason City	United Central Bank & Trust Co. of Mason City	6,323	24,897	6,341	84,685
309	Massena	Farmers Savings Bank	552	1,300	178	13,744
310	Maxwell	Maxwell State Bank	336	5,221	122	5,116
311	Maynard	Maynard Savings Bank	1,406	6,790	528	5,446
312	McGregor	First State Savings Bank	539	2,416	152	4,038
313	Mechanicsville	Mechanicsville Trust and Savings Bank	528	5,864	960	14,164
314	Mediapolis	Mediapolis Savings Bank	930	15,636	3,729	13,323
315	Melbourne	Melbourne Savings Bank	561	4,451	2,813	12,054
316	Melvin	Melvin Savings Bank	423	4,288	2,548	7,394
317	Merrill	Farmers State Bank	897	7,147	932	5,878
318	Miles	Miles Savings Bank	362	5,714	711	8,923
319	Milford	Dickinson County Savings Bank	853	7,593	1,281	12,832
320	Mineola	Mineola State Bank	226	1,907	277	4,678
321	Mingo	Mingo Trust & Savings Bank	523	1,617	593	8,911
322	Missouri Valley	Peoples State Bank	764	10,441	750	9,002
323	Mitchellville	Farmers Savings Bank	1,336	8,482	818	6,874
324	Mondamin	Mondamin Savings Bank	153	3,196	64	2,129
325	Monona	Union State Bank	523	8,352	3,391	9,543

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabilities	Guide No.
161	83	1,139	30,428	-0-	4,156	2,265	23,308	-0-	699	261
188	500	1,525	48,842	-0-	3,825	4,989	39,145	-0-	883	262
127	145	1,111	24,282	-0-	1,724	1,703	19,849	400	606	263
160	222	1,138	26,050	-0-	1,890	1,797	21,283	420	660	264
83	383	806	22,261	-0-	1,770	1,290	18,448	352	401	265
71	87	702	17,136	-0-	1,481	1,435	13,813	-0-	407	266
213	126	1,012	35,726	-0-	3,583	2,035	29,519	81	508	267
75	46	542	18,871	-0-	1,445	1,837	14,905	419	265	268
58	141	434	16,291	-0-	2,107	806	12,975	55	348	269
130	189	909	23,970	-0-	1,807	3,413	18,304	200	246	270
165	225	1,872	39,668	-0-	3,566	2,421	31,981	842	858	271
145	82	1,006	34,648	-0-	2,685	1,299	29,980	155	529	272
36	159	342	16,422	-0-	1,757	1,481	13,005	-0-	179	273
88	122	513	16,951	-0-	1,574	1,183	13,868	-0-	326	274
22	79	164	14,588	-0-	1,631	963	11,754	-0-	240	275
287	505	1,791	72,242	-0-	9,423	7,200	54,282	-0-	1,337	276
229	166	1,245	35,825	-0-	2,594	3,909	28,944	-0-	378	277
54	173	442	18,228	-0-	1,588	1,219	15,080	-0-	341	278
37	208	258	8,523	-0-	604	683	6,834	250	152	279
63	110	389	9,676	-0-	765	889	7,361	530	131	280
59	6	288	13,163	-0-	2,247	1,392	9,238	35	251	281
107	427	840	35,097	-0-	3,191	2,960	27,812	510	624	282
121	156	1,207	25,584	-0-	2,981	1,293	20,619	81	610	283
33	72	591	21,879	-0-	2,216	1,267	17,886	5	505	284
-0-	-0-	-0-	2,055	-0-	450	623	982	-0-	-0-	285
61	265	460	15,046	-0-	1,545	1,464	11,663	-0-	374	286
26	75	1,010	19,973	-0-	2,390	1,520	15,548	79	436	287
59	234	561	19,491	-0-	2,999	2,128	14,014	-0-	350	288
84	429	1,423	31,173	-0-	2,714	2,436	24,872	668	483	289
153	878	1,359	45,657	-0-	4,223	5,050	35,352	261	771	290
110	241	597	13,964	-0-	1,057	1,281	11,271	-0-	355	291
60	368	1,181	31,477	-0-	2,485	2,173	25,720	800	299	292
89	9	565	9,086	-0-	668	942	7,191	175	110	293
39	115	430	17,407	-0-	2,325	1,810	12,960	-0-	312	294
172	230	1,064	23,674	-0-	1,615	2,299	18,616	499	645	295
133	160	890	33,016	-0-	3,568	2,619	26,299	-0-	530	296
373	1,585	2,956	73,992	365	5,551	3,945	61,044	1,133	1,954	297
172	644	2,512	84,051	832	7,046	4,871	68,852	780	1,670	298
5	131	4	7,146	-0-	1,078	904	5,164	-0-	-0-	299
124	70	623	22,907	-0-	2,227	1,847	18,426	-0-	407	300
317	164	986	38,887	-0-	3,241	3,081	31,949	-0-	616	301
302	1,657	3,071	114,792	250	9,618	12,753	89,234	1,677	1,260	302
320	1,549	1,903	62,091	-0-	4,464	7,674	46,939	1,878	1,136	303
407	1,715	3,054	88,367	-0-	6,586	10,026	69,012	1,469	1,274	304
458	1,471	3,180	146,968	-0-	12,166	13,322	110,491	8,902	2,087	305
40	46	2	9,245	-0-	1,133	262	7,832	18	-0-	306
170	612	598	26,093	-0-	1,993	3,614	19,773	335	378	307
679	3,467	4,202	129,236	-0-	10,130	14,547	97,575	3,777	3,207	308
140	19	923	16,576	-0-	1,056	1,068	13,992	34	426	309
51	364	217	11,325	-0-	938	649	9,239	353	146	310
59	35	275	14,421	-0-	1,414	1,313	11,411	56	227	311
21	27	235	7,386	-0-	620	1,572	5,194	-0-	-0-	312
108	476	715	22,599	-0-	1,930	1,273	17,828	1,120	448	313
94	74	812	34,410	-0-	3,991	2,955	26,459	293	712	314
20	96	1,053	21,008	-0-	2,233	2,457	15,798	144	376	315
87	87	415	15,068	-0-	2,720	1,185	10,896	-0-	267	316
60	131	321	15,246	-0-	2,109	1,503	11,282	-0-	352	317
104	256	428	16,290	-0-	1,199	1,201	13,550	9	331	318
22	399	907	23,843	-0-	1,836	2,200	19,526	-0-	281	319
62	17	10	7,053	577	-0-	626	5,700	150	-0-	320
12	308	557	12,497	-0-	952	889	9,519	950	187	321
249	509	654	21,871	-0-	1,897	2,070	17,500	57	347	322
70	410	615	18,465	-0-	1,415	2,197	14,327	175	351	323
17	133	183	5,841	-0-	565	656	4,293	150	177	324
83	181	665	22,612	-0-	2,306	2,149	17,526	136	495	325

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
326	Monroe	Monroe State Bank	1,643	3,994	397	3,623
327	Montezuma	Montezuma State Bank	557	3,694	4,865	12,621
328	Montezuma	Peoples Savings Bank	1,265	4,388	1,338	8,368
329	Monticello	Monticello State Bank	2,884	45,772	21,927	67,033
330	Moorhead	Moorhead State Bank	254	1,299	194	5,200
331	Morning Sun	Iowa State Bank	515	5,686	667	10,024
332	Mount Auburn	Mount Auburn Savings Bank	250	4,190	165	3,667
333	Mount Ayr	Hawkeye Bank & Trust	859	7,989	4,612	20,944
334	Mount Ayr	Tingley State Savings Bank	926	2,487	612	13,725
335	Mt. Pleasant	Hawkeye Bank & Trust	2,593	11,804	300	14,665
336	Mt. Pleasant	Henry County Savings Bank	4,415	28,748	5,763	24,557
337	Mount Vernon	Mount Vernon Bank & Trust Company	1,009	9,557	2,374	14,571
338	Moville	First Trust and Savings Bank	1,175	13,663	2,016	9,387
339	Muscatine	Central State Bank	8,462	50,793	21,118	51,963
340	Nashua	First Nashua State Bank	515	17,050	1,142	9,028
341	Neola	Farmers & Merchants State Bank	622	7,059	3,508	9,436
342	Nevada	State Bank & Trust Company	2,316	10,886	11,049	16,193
343	New Albin	New Albin Savings Bank	282	6,171	1,594	7,917
344	New Hampton	Security State Bank	841	19,558	3,475	12,460
345	New Sharon	Taintor Savings Bank	776	5,162	3,438	13,339
346	New Vienna	New Vienna Savings Bank	365	4,722	1,077	6,500
347	Newton	Jasper County Savings Bank	5,868	24,900	10,785	64,075
348	Nora Springs	First State Bank	690	6,131	2,220	8,548
349	North English	Farmers Savings Bank	372	3,244	388	6,063
350	Northwood	Northwood State Bank	1,149	8,857	2,098	21,788
351	Norwalk	Norwalk Cumming State Bank	1,225	4,765	1,902	4,058
352	Norway	Benton County Savings Bank	463	2,686	309	6,416
353	Oakland	Citizens State Bank	1,177	4,020	5,222	16,960
354	Oakland	Oakland Savings Bank	530	1,751	656	17,577
355	Ocheyedan	Ocheyedan Savings Bank	482	4,210	1,525	6,973
356	Odebolt	Odebolt State Bank	183	8,219	73	2,019
357	Odebolt	Peoples State Bank	487	3,934	254	10,232
358	Oelwein	Oelwein State Bank	2,752	13,892	8,594	33,742
359	Ogden	City State Bank	560	17,298	4,986	8,852
360	Onawa	Onawa State Bank	1,498	14,860	2,684	25,615
361	Onslow	Onslow Savings Bank	130	4,562	412	3,629
362	Orange City	Northwestern State Bank of Orange City	2,843	11,162	5,982	38,141
363	Orange city	Sioux County State Bank	1,745	3,700	1,313	9,443
364	Osage	The Home Trust & Savings Bank	922	27,126	4,858	11,161
365	Osceola	Clarke County State Bank	1,761	20,356	6,593	24,969
366	Osceola	Osceola State Bank & Trust Company	885	1,205	77	7,336
367	Oskaloosa	Iowa Trust & Savings Bank	2,503	20,101	2,355	37,120
368	Oskaloosa	Mahaska State Bank	8,532	24,224	6,777	44,705
369	Ossian	The Ossian State Bank	1,203	3,953	3,075	4,182
370	Ottumwa	South Ottumwa Savings Bank	3,265	31,909	10,520	30,624
371	Ottumwa	Union Bank and Trust Company	7,426	35,330	23,342	66,252
372	Oxford	First Trust and Savings Bank	1,141	1,501	3,041	6,832
373	Packwood	Farmers Savings Bank	512	1,861	317	5,117
374	Palmer	Palmer State Bank	222	6,037	1,670	2,874
375	Palo	Palo Savings Bank	915	1,908	811	5,586
376	Panora	Panora State Bank	473	4,844	350	6,392
377	Parkersburg	Parkersburg State Bank	1,448	9,848	4,277	13,807
378	Paton	Community State Bank	682	8,783	287	6,855
379	Pella	Marion County State Bank	2,444	22,425	6,450	24,905
380	Perry	Perry State Bank	2,719	22,942	3,050	33,107
381	Persia	Home Savings Bank	208	1,938	23	2,405
382	Pierson	Farmers Savings Bank	587	9,056	302	5,280
383	Pilot Grove	Pilot Grove Savings Bank	1,233	12,766	3,504	28,275
384	Pisgah	Pisgah Savings Bank	351	598	153	5,627
385	Plainfield	Farmers State Bank	596	3,557	619	7,400
386	Pleasantville	Pleasantville State Bank	487	6,225	1,773	6,308
387	Pocahontas	Commercial State Bank	1,600	2,057	6,469	30,310
388	Pocahontas	Pocahontas State Bank	645	7,733	3,282	12,038
389	Polk City	Polk City Savings Bank	344	4,920	288	4,210
390	Pomeroy	Pomeroy State Bank	707	3,451	531	8,880

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabilities	Guide No.
27	35	5	9,670	-0-	936	1,405	7,306	-0-	23	326
77	52	770	22,482	-0-	2,525	1,659	17,800	-0-	498	327
52	162	113	15,582	-0-	1,562	2,235	11,785	-0-	-0-	328
434	591	3,936	141,709	-0-	18,521	8,626	110,932	903	2,727	329
71	67	7	6,950	-0-	887	650	5,384	29	-0-	330
156	483	483	17,702	-0-	1,312	1,691	14,329	79	291	331
32	88	-0-	8,328	-0-	863	769	6,690	-0-	6	332
180	640	1,335	36,199	-0-	2,692	2,813	30,239	-0-	455	333
130	434	1,350	19,404	-0-	739	1,488	16,990	-0-	187	334
136	452	755	30,433	-0-	2,044	4,168	22,648	1,038	535	335
267	831	1,911	65,958	-0-	4,968	6,429	53,605	-0-	956	336
77	315	514	28,263	-0-	2,386	2,298	23,107	-0-	472	337
176	148	739	26,952	-0-	3,939	2,899	19,358	118	638	338
425	900	3,211	136,022	-0-	14,088	12,040	101,630	6,094	2,170	339
127	40	875	28,523	-0-	2,998	3,093	21,859	-0-	573	340
47	91	585	21,254	-0-	2,690	2,285	15,865	20	394	341
158	109	1,359	41,754	-0-	5,324	4,331	31,192	356	551	342
75	72	513	16,474	-0-	1,663	1,014	13,312	-0-	485	343
169	185	837	37,187	300	2,946	2,115	31,204	-0-	622	344
291	143	900	23,467	-0-	2,120	2,366	18,537	-0-	444	345
154	72	2	12,584	-0-	1,377	961	10,136	110	-0-	346
583	656	2,881	108,582	-0-	7,937	11,845	86,414	20	2,366	347
88	25	582	18,108	-0-	1,668	1,214	14,836	95	295	348
2	85	359	10,509	-0-	906	1,289	7,870	300	144	349
220	300	1,252	35,224	-0-	3,182	2,509	26,714	2,050	769	350
36	111	284	12,309	-0-	1,491	3,417	7,234	-0-	167	351
92	71	385	10,238	-0-	744	764	8,520	-0-	210	352
143	232	863	28,331	-0-	2,567	2,074	23,205	-0-	485	353
149	301	1,435	22,101	-0-	1,585	1,256	18,665	39	556	354
67	75	457	13,655	-0-	1,418	1,305	10,579	125	228	355
118	-0-	-0-	10,376	-0-	1,815	1,134	7,427	-0-	-0-	356
74	491	517	15,841	-0-	1,237	905	13,500	-0-	199	357
215	452	1,971	61,188	-0-	5,526	5,205	48,742	415	1,300	358
51	809	1,471	33,925	-0-	3,904	2,184	26,815	465	557	359
346	297	2,327	46,935	-0-	3,560	4,149	37,712	239	1,275	360
36	2	1	8,700	-0-	1,167	243	7,249	6	35	361
787	1,299	2,358	60,998	-0-	5,475	4,251	49,624	580	968	362
89	334	392	16,838	-0-	1,413	1,024	14,009	58	334	363
67	101	1,407	45,508	-0-	4,467	2,488	37,528	270	755	364
178	602	2,442	56,545	-0-	4,413	5,568	45,319	600	645	365
57	248	368	10,062	-0-	859	1,136	7,687	197	183	366
219	994	2,563	65,417	-0-	5,474	5,790	51,684	950	1,519	367
480	821	2,545	87,124	-0-	7,329	7,051	69,292	2,194	1,258	368
-0-	30	366	12,809	-0-	1,601	956	9,984	-0-	268	369
293	580	1,653	78,258	-0-	6,928	6,067	64,068	94	1,101	370
546	1,569	4,814	138,187	-0-	11,043	14,397	108,208	2,330	2,209	371
33	104	308	12,894	-0-	1,775	1,126	9,807	-0-	186	372
47	167	315	8,242	-0-	668	905	6,502	19	148	373
35	6	2	10,776	-0-	1,950	825	8,001	-0-	-0-	374
26	156	292	9,642	-0-	791	1,210	7,390	100	151	375
66	180	394	12,567	-0-	1,068	1,261	9,929	-0-	309	376
53	176	861	30,364	-0-	2,610	3,543	22,766	1,000	445	377
26	43	473	17,097	-0-	1,569	869	14,259	181	219	378
201	241	1,240	57,504	-0-	5,288	4,221	46,510	661	824	379
83	718	2,098	64,551	-0-	4,850	4,447	54,639	-0-	615	380
21	15	6	4,574	-0-	406	683	3,283	200	2	381
61	63	695	15,922	-0-	1,726	1,408	12,115	-0-	673	382
317	506	1,716	47,683	-0-	4,513	3,766	37,760	800	844	383
48	29	151	6,861	-0-	724	624	5,469	-0-	44	384
10	67	335	12,564	-0-	1,286	1,930	8,988	200	160	385
18	146	408	15,329	-0-	1,590	1,239	12,029	256	215	386
314	73	1,652	41,847	-0-	4,573	3,217	30,508	2,981	568	387
120	110	537	24,225	-0-	2,550	1,248	19,883	80	464	388
50	197	319	10,228	-0-	965	820	8,186	-0-	257	389
56	186	371	14,070	-0-	1,662	1,239	10,898	-0-	271	390

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
391	Portsmouth	State Bank of Portsmouth	321	9,404	1,197	8,583
392	Postville	Citizens State Bank	1,115	6,553	1,727	14,050
393	Postville	Postville State Bank	715	15,311	1,581	6,151
394	Preston	Farmers Savings Bank	375	3,803	415	10,881
395	Primghar	Primghar Savings Bank	517	4,126	344	7,931
396	Princeton	Farmers Savings Bank	540	5,565	1,162	4,776
397	Protivin	Bohemian Savings Bank	394	1,820	1,213	3,989
398	Radcliffe	Security State Bank	793	5,858	109	6,799
399	Rake	State Savings Bank	460	1,668	275	6,086
400	Randolph	Randolph State Bank	1,199	4,024	2,084	11,912
401	Readlyn	Readlyn Savings Bank	682	5,407	2,791	7,665
402	Red Oak	Houghton State Bank	2,933	10,226	5,619	46,179
403	Reinbeck	Lincoln Savings Bank	1,551	12,510	4,459	22,086
404	Remsen	Farmers Savings Bank	864	13,243	2,009	16,988
405	Remsen	First Trust & Savings Bank	509	11,880	3,389	12,496
406	Renwick	Renwick Savings Bank	623	5,500	1,715	8,449
407	Ricketts	Farmers Savings Bank	232	2,595	3	5,519
408	Ridgeway	Farmers State Bank	412	6,885	875	4,647
409	Rippey	Rippey Savings Bank	239	7,480	120	4,744
410	Riverside	Peoples Trust and Savings Bank	354	2,817	289	6,931
411	Rock Rapids	Lyon County State Bank	1,165	6,001	1,624	26,311
412	Rock Rapids	Rock Rapids State Bank	1,154	7,993	3,459	21,284
413	Rock Valley	Peoples Bank and Trust	1,034	4,291	950	11,043
414	Rock Valley	Valley State Bank	1,481	6,104	1,873	22,235
415	Rockford	The First State Bank	409	3,883	1,493	11,463
416	Rockwell	Community State Bank	267	5,507	684	5,782
417	Rockwell City	Union State Bank	799	8,585	1,431	10,585
418	Roland	Roland State Bank	337	4,585	391	6,281
419	Rolfe	Rolfe State Bank	659	8,634	2,392	8,175
420	Rowley	Rowley Savings Bank	347	4,709	2,561	4,106
421	Royal	Home State Bank	206	4,310	2,215	7,705
422	Ruthven	Ruthven State Bank	567	8,146	1,607	6,836
423	Sac City	Citizens Savings Bank	621	10,479	821	12,272
424	Sac City	Sac City State Bank	1,534	17,534	1,638	15,118
425	St. Ansgar	St. Ansgar State Bank	1,447	23,041	3,549	24,640
426	Sanborn	Sanborn Savings Bank	694	9,142	1,526	7,355
427	Schaller	State Bank of Schaller	221	4,175	1,994	6,022
428	Schleswig	Farmers State Bank	914	11,188	1,648	22,462
429	Scranton	Security Savings Bank	388	8,351	2,813	11,171
430	Sergeant Bluff	Pioneer Valley Savings Bank	956	4,330	1,675	8,509
431	Sheffield	Sheffield Savings Bank	1,007	6,404	4,044	11,157
432	Shelby	Farmers Savings Bank	369	3,748	2,077	13,639
433	Sheldon	Citizens State Bank	1,968	7,119	1,033	20,108
434	Sheldon	Security State Bank	1,732	3,539	6,691	39,064
435	Shell Rock	Security State Bank	414	1,950	923	8,856
436	Shenandoah	The Security Trust and Savings Bank	1,900	13,806	3,983	14,668
437	Sibley	Sibley State Bank	1,310	4,900	2,518	24,499
438	Sidney	Fremont County Savings Bank	926	5,915	4,237	14,206
439	Sigourney	Keokuk County State Bank	513	8,614	658	16,134
440	Sigourney	United Central Bank & Trust Co. of Sigourney	1,064	8,029	4,096	17,500
441	Sioux Center	American State Bank	2,977	16,439	7,122	38,519
442	Sioux City	Hawkeye Bank & Trust	2,511	5,844	2,333	16,972
443	Sioux City	United Central Bank & Trust Company	1,168	7,443	973	10,165
444	Sioux Rapids	First State Bank	640	7,619	2,464	5,445
445	Slater	South Story Bank & Trust	1,310	6,169	1,684	9,352
446	Sloan	Sloan State Bank	438	5,049	1,955	5,619
447	Soldier	Soldier Valley Savings Bank	248	1,999	162	3,604
448	Solon	Solon State Bank	751	3,999	3,762	11,264
449	Somers	Somers Savings Bank	549	7,978	2,399	6,488
450	South English	White State Bank	417	7,242	1,360	6,356
451	Spencer	Farmers Trust and Savings Bank	2,292	14,525	9,328	32,432
452	Spencer	Hawkeye Bank and Trust	1,840	4,741	2,700	31,756
453	Spillville	Citizens Savings Bank	351	5,544	1,085	6,086
454	Spirit Lake	First Bank and Trust	1,375	6,739	6,823	16,534
455	Spirit Lake	The State Bank	713	10,369	899	5,786

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
109	258	555	20,209	-0-	1,974	1,412	16,180	243	400	391
158	268	832	24,387	-0-	2,179	2,160	19,316	-0-	732	392
89	374	672	24,715	-0-	2,254	1,538	20,283	84	556	393
90	115	528	16,027	-0-	1,303	912	13,288	200	324	394
48	30	441	13,341	-0-	1,065	1,029	11,014	-0-	233	395
60	91	405	12,479	-0-	1,183	1,100	9,763	300	133	396
53	-0-	130	7,493	-0-	993	743	5,757	-0-	-0-	397
296	50	381	13,694	-0-	1,173	1,087	11,183	21	230	398
54	81	340	8,856	-0-	868	934	6,859	-0-	195	399
44	169	332	19,676	-0-	1,999	1,458	15,872	-0-	347	400
58	70	343	16,900	-0-	1,854	1,176	13,398	200	272	401
513	238	3,456	68,138	-0-	5,070	9,248	51,950	453	1,417	402
268	527	1,499	42,364	-0-	3,507	2,955	35,359	-0-	543	403
74	460	1,173	34,663	-0-	4,151	1,835	27,777	-0-	900	404
240	92	843	28,969	-0-	2,950	1,830	23,602	82	505	405
88	60	685	16,944	-0-	2,000	1,054	12,807	705	378	406
34	33	299	8,647	-0-	718	321	7,520	-0-	88	407
42	13	380	13,170	-0-	1,810	1,104	9,927	-0-	329	408
20	54	323	12,940	-0-	1,225	969	10,492	-0-	254	409
35	109	126	10,591	-0-	823	1,008	8,753	-0-	7	410
217	436	1,262	36,582	-0-	2,568	2,255	30,784	228	747	411
108	881	1,531	36,194	-0-	2,622	2,165	29,361	1,221	825	412
101	410	731	18,440	-0-	1,381	1,310	15,347	58	344	413
329	452	1,779	33,595	-0-	2,330	2,875	26,193	1,592	605	414
129	119	594	17,832	-0-	1,686	1,307	14,571	-0-	268	415
60	71	376	12,627	-0-	1,951	1,426	8,973	21	256	416
48	437	731	22,520	-0-	2,256	1,646	18,130	-0-	488	417
42	366	684	12,602	-0-	870	467	11,086	-0-	179	418
83	110	685	20,572	-0-	2,415	1,554	16,001	70	532	419
72	194	77	11,922	-0-	1,132	975	9,815	-0-	-0-	420
91	43	466	14,854	-0-	2,242	716	10,878	720	298	421
59	240	580	17,917	-0-	1,980	1,089	14,470	-0-	378	422
131	132	1,356	25,550	-0-	2,109	1,721	21,191	287	242	423
203	329	1,654	37,604	-0-	2,716	2,613	31,627	29	619	424
256	533	2,082	55,036	-0-	4,858	3,711	44,961	501	1,005	425
41	210	591	19,477	-0-	1,591	1,444	16,025	76	341	426
73	43	412	12,794	-0-	1,362	1,178	9,951	44	259	427
261	585	1,316	37,852	-0-	2,956	1,293	32,703	76	824	428
94	111	694	23,434	-0-	2,367	1,158	18,296	1,240	373	429
44	208	297	15,931	-0-	1,269	1,898	12,577	1	186	430
75	106	737	23,380	-0-	3,744	2,246	17,120	-0-	270	431
96	221	821	20,779	-0-	2,104	1,237	17,059	-0-	379	432
163	514	583	31,162	-0-	2,163	3,229	25,310	-0-	460	433
358	2,458	2,320	55,446	-0-	5,612	4,162	44,902	-0-	770	434
155	83	623	12,694	-0-	1,435	1,548	9,455	-0-	256	435
164	305	1,194	35,692	-0-	3,260	4,409	27,456	-0-	567	436
70	1,076	1,764	35,997	-0-	2,363	1,016	31,387	496	735	437
73	42	1,540	26,793	-0-	2,667	2,525	20,806	300	495	438
101	137	1,058	27,013	-0-	2,133	1,898	22,451	73	458	439
229	326	872	31,658	-0-	2,501	2,626	26,115	-0-	416	440
423	640	2,132	67,406	-0-	4,844	4,368	55,551	1,341	1,302	441
186	369	911	28,754	-0-	2,251	4,159	20,256	1,700	388	442
98	315	492	20,458	-0-	1,459	2,573	15,965	200	261	443
123	13	568	16,626	-0-	1,941	1,353	12,886	47	399	444
73	42	443	18,927	-0-	1,525	1,732	15,385	-0-	285	445
45	150	324	13,490	-0-	1,233	880	11,277	14	86	446
39	50	140	6,164	-0-	703	457	4,654	350	-0-	447
89	160	829	20,676	-0-	3,044	1,885	15,316	114	317	448
83	61	639	18,031	-0-	1,742	1,374	14,517	-0-	398	449
-0-	108	370	15,853	-0-	1,692	1,444	12,497	-0-	220	450
300	592	3,245	62,114	-0-	5,946	5,742	48,809	968	649	451
413	556	2,310	43,490	-0-	2,522	3,531	35,818	850	769	452
59	129	168	13,304	-0-	963	1,428	10,773	-0-	140	453
15	408	886	32,750	-0-	2,306	3,471	25,172	1,088	713	454
76	10	573	18,274	-0-	1,935	2,075	13,579	500	185	455

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
456	Springville	The Exchange State Bank	165	3,617	496	3,440
457	Stanhope	Farmers State Bank	747	5,398	322	4,834
458	Stanton	Security State Bank	1,398	5,958	1,496	4,773
459	Stanwood	Union Trust and Savings Bank	573	7,402	1,550	13,220
460	State Center	Central State Bank	669	5,626	3,395	12,024
461	Storm Lake	Security Trust & Savings Bank	1,584	13,257	2,766	23,174
462	Storm Lake	The Commercial Trust & Savings Bank	1,762	9,326	1,738	20,297
463	Story City	Randall Story State Bank	797	10,027	2,690	14,971
464	Story City	Story County State Bank	1,197	5,500	4,732	25,805
465	Strawberry Point	Union Bank and Trust Company	993	4,038	5,422	13,292
466	Stuart	First State Bank	683	6,896	1,153	20,612
467	Sutherland	Security State Bank	532	6,811	747	6,681
468	Swea City	Swea City State Bank	398	5,803	261	5,599
469	Swisher	Swisher Trust & Savings Bank	2,219	3,986	832	10,396
470	Tabor	First State Bank	183	2,815	704	9,235
471	Tama	Tama State Bank	1,290	8,544	6,450	17,949
472	Teeds Grove	Teeds Grove Savings Bank	564	4,816	988	7,669
473	Templeton	Templeton Savings Bank	374	5,132	2,360	10,216
474	Thompson	Peoples State Bank	540	90	-0-	2,340
475	Thornton	The First State Bank of Thornton	960	6,202	2,633	12,425
476	Tipton	Tipton State Bank	1,169	16,677	4,746	19,773
477	Titonka	Titonka Savings Bank	1,002	17,518	2,303	13,351
478	Toledo	The State Bank of Toledo	1,975	20,689	4,169	13,436
479	Traer	Farmers Savings Bank	3,018	19,474	6,463	13,936
480	Traer	First Community Bank and Trust	802	6,205	4,101	13,901
481	Treynor	Treynor State Bank	600	3,902	1,195	12,132
482	Tripoli	American Savings Bank	427	10,380	1,687	6,496
483	Urbana	Urbana Savings Bank	456	626	718	5,464
484	Urbandale	Brenton Bank and Trust Company	2,963	5,261	1,822	27,289
485	Urbandale	Plaza State Bank	4,475	27,712	4,467	56,871
486	Ute	Ute State Bank	188	3,433	355	4,325
487	Van Horne	Van Horne Savings Bank	410	7,129	1,392	5,857
488	Victor	Farmers Savings Bank	633	8,268	-0-	7,853
489	Victor	Victor State Bank	247	1,137	2,552	5,618
490	Vincent	Farmers Savings Bank	375	3,750	318	2,233
491	Vinton	Brenton Bank and Trust Company of Vinton	1,557	8,300	2,267	20,191
492	Vinton	State Bank of Vinton	2,648	14,208	2,834	24,479
493	Walcott	Walcott Trust & Savings Bank	1,041	6,003	5,265	16,203
494	Walford	Farmers Savings Bank	456	3,768	1,057	8,597
495	Walker	Walker State Bank	377	3,606	572	4,765
496	Wall Lake	Wall Lake Savings Bank	1,437	17,582	5,681	17,312
497	Walnut	Walnut State Bank	747	9,525	173	5,234
498	Wapello	State Bank of Wapello	915	6,216	2,589	12,672
499	Washington	Washington State Bank	1,391	25,404	8,179	23,416
500	Waterloo	Peoples Bank and Trust Company	9,580	65,561	6,934	105,302
501	Waterloo	The Waterloo Savings Bank	11,490	57,298	19,441	79,542
502	Watkins	The Watkins Savings Bank	102	1,554	3,182	6,729
503	Waukon	Farmers & Merchants Savings Bank	1,103	7,158	10,598	20,570
504	Waukon	Waukon State Bank	1,439	7,088	5,178	26,452
505	Waverly	State Bank of Waverly	3,326	13,704	7,395	27,459
506	Wayland	Wayland State Bank	428	3,448	713	6,284
507	Webb	Citizens State Bank	254	2,964	800	5,411
508	Webster City	First State Bank	4,604	11,091	4,749	30,811
509	Wellman	Wellman Savings Bank	1,443	5,709	1,833	8,066
510	Wellsburg	Peoples Savings Bank	909	4,935	7,087	11,919
511	West Bend	Iowa State Bank	962	3,640	3,842	16,425
512	West Branch	West Branch State Bank	760	5,041	6,989	18,057
513	West Burlington	West Burlington Savings Bank	1,365	10,393	1,251	7,486
514	West Chester	West Chester Savings Bank	566	6,339	1,031	5,129
515	West Des Moines	West Des Moines State Bank	9,768	25,522	19,625	85,868
516	West Liberty	West Liberty State Bank	1,191	13,994	8,050	16,107
517	West Union	Farmers Savings Bank	1,403	6,823	1,637	10,950
518	Westside	Westside State Savings Bank	556	2,546	64	8,147
519	Wever	Farmers Savings Bank	1,039	5,650	715	5,202
520	Wheatland	First Trust & Savings Bank	901	5,801	594	21,007

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Debentures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabilities	Guide No.
34	22	1	7,707	-0-	787	294	6,592	27	7	456
97	55	357	11,626	-0-	1,554	691	9,145	-0-	236	457
56	33	286	13,888	-0-	1,455	1,011	11,126	56	240	458
77	171	797	23,636	-0-	2,301	2,023	18,839	-0-	473	459
136	113	904	22,595	-0-	3,613	1,680	16,778	-0-	524	460
197	345	1,124	42,053	-0-	3,306	3,886	34,066	-0-	795	461
-0-	996	1,491	35,610	-0-	2,706	3,002	29,287	229	386	462
129	188	1,582	30,126	-0-	2,340	1,181	24,731	1,311	563	463
77	267	1,410	38,834	-0-	3,860	2,261	31,097	1,000	616	464
83	559	547	24,768	-0-	3,529	2,107	18,767	-0-	365	465
12	189	890	30,411	-0-	2,950	2,359	24,302	400	400	466
67	257	552	15,513	-0-	1,438	1,121	12,630	50	274	467
44	139	424	12,580	-0-	1,229	744	10,400	-0-	207	468
104	125	366	17,820	-0-	1,649	1,810	14,099	-0-	262	469
38	82	406	13,387	-0-	1,266	2,807	8,258	740	316	470
208	1,280	2,198	37,503	250	2,997	2,440	29,138	2,059	619	471
74	28	527	14,518	-0-	1,264	1,943	10,563	400	348	472
22	85	72	18,217	-0-	1,838	1,234	15,116	-0-	29	473
-0-	45	-0-	3,015	-0-	350	1,164	1,497	-0-	4	474
94	115	717	22,958	-0-	1,833	1,565	18,884	400	276	475
184	269	1,094	43,544	-0-	3,967	2,008	36,706	-0-	863	476
41	209	1,132	35,474	-0-	3,507	1,953	29,128	-0-	886	477
104	549	1,118	41,832	-0-	4,137	3,394	33,196	313	792	478
276	383	1,256	44,254	-0-	3,821	1,928	37,608	114	783	479
149	243	973	26,076	-0-	2,771	1,143	20,793	919	450	480
101	786	623	19,137	-0-	1,334	1,754	14,901	810	338	481
70	288	520	19,728	-0-	2,471	1,447	15,450	-0-	360	482
54	44	18	7,272	-0-	795	985	5,492	-0-	-0-	483
162	924	792	38,889	375	2,437	5,994	28,712	1,020	351	484
963	909	3,355	106,826	1,100	6,752	13,108	82,364	2,244	1,258	485
26	175	6	8,456	-0-	1,127	578	6,751	-0-	-0-	486
85	58	411	15,172	-0-	1,414	665	12,236	600	257	487
89	115	517	17,297	-0-	2,293	1,250	13,350	-0-	404	488
66	94	25	9,607	-0-	1,249	976	7,372	-0-	10	489
12	52	182	6,898	-0-	803	515	5,546	-0-	34	490
226	271	1,068	33,428	200	2,212	2,265	28,211	231	309	491
145	426	1,425	45,875	-0-	3,820	4,164	36,261	489	1,141	492
125	480	1,003	29,870	-0-	3,989	2,516	22,479	376	510	493
37	29	416	14,286	-0-	1,493	1,100	11,410	48	235	494
46	117	261	9,652	-0-	790	987	7,696	-0-	179	495
53	845	1,043	43,847	-0-	5,245	4,147	30,426	3,164	865	496
32	12	376	16,035	-0-	1,569	753	13,406	-0-	307	497
83	151	497	22,957	-0-	2,166	1,958	18,384	-0-	449	498
132	237	1,626	60,121	-0-	5,437	5,636	47,711	-0-	1,337	499
502	4,975	4,521	196,371	-0-	13,445	19,899	157,016	3,316	2,695	500
736	2,537	3,228	172,800	-0-	15,286	20,612	126,870	8,270	1,762	501
13	130	-0-	11,684	-0-	1,400	1,094	9,172	-0-	18	502
281	561	1,273	40,982	-0-	4,206	2,533	32,985	400	858	503
167	924	1,257	42,171	-0-	2,880	3,423	34,679	22	1,167	504
292	739	1,060	53,391	-0-	5,012	9,152	38,020	475	732	505
80	204	341	13,338	-0-	1,645	1,634	9,821	-0-	238	506
47	173	499	10,054	-0-	1,156	516	7,981	190	211	507
199	633	1,433	53,122	-0-	3,819	7,047	40,415	850	991	508
47	177	747	17,928	-0-	1,571	1,712	14,256	-0-	389	509
163	207	781	25,675	-0-	3,418	3,993	17,593	-0-	671	510
179	35	844	25,569	-0-	2,591	1,483	20,875	86	534	511
138	286	1,566	32,561	-0-	5,093	2,370	22,285	2,321	492	512
4	509	458	21,458	-0-	1,896	3,634	15,659	-0-	269	513
43	14	-0-	13,036	-0-	1,603	827	10,606	-0-	-0-	514
640	439	2,542	143,124	-0-	10,567	23,668	103,143	3,942	1,804	515
140	948	1,010	41,160	-0-	3,271	4,667	31,881	780	561	516
94	117	696	21,532	-0-	1,526	1,680	17,887	-0-	439	517
66	37	434	11,718	-0-	1,279	991	9,150	-0-	298	518
57	154	490	13,193	-0-	1,561	10,395	980	-0-	257	519
63	334	1,053	29,627	-0-	2,492	1,576	24,866	-0-	693	520

SUMMARY OF INDIVIDUAL BANK REPORTS

All Figures Are Expressed in Thousands of Dollars

Guide No.	Location	Name of Bank	Cash and Due from Banks	U.S. Securities Direct and Guaranteed	Other Bonds and Securities (Including Stock in Federal Reserve Bank)	Loans (Including Excess Funds Sold and Overdrafts)
521	Whiting	Community State Bank	238	1,385	111	3,453
522	Whittemore	Farmers State Bank	608	3,035	1,229	9,999
523	Williams	Williams Savings Bank	561	2,697	1,187	10,391
524	Williamsburg	Farmers Trust and Savings Bank	2,105	13,376	3,795	18,464
525	Williamsburg	Security Savings Bank	637	3,359	1,151	12,645
526	Wilton	Wilton Savings Bank	1,584	9,861	6,029	22,354
527	Winfield	Peoples State Bank	521	4,793	40	4,872
528	Winterset	Farmers and Merchants State Bank	1,296	12,175	4,830	25,788
529	Winterset	Union State Bank	1,500	16,289	1,452	28,429
530	Winthrop	Peoples State Bank	504	6,286	2,012	4,786
531	Worthington	State Bank of Worthington	549	3,267	2,377	5,246
532	Wyoming	Citizens State Bank	777	13,699	4,000	15,084
533	Yale	Farmers State Bank	436	5,371	486	8,401
534	Zearing	Tri County State Bank	348	3,697	809	4,587

SHOWING CONDITIONS AS OF JUNE 30, 1984

Valuation Reserves (Shown as a Deduction from Loan and Asset Totals)	Real & Personal Property for Bank Use	Other Assets	Totals	Capital Notes and Deben-tures	Equity Capital	Demand Deposits	Time and Savings Deposits	Borrowed Money	Other Liabili-ties	Guide No.
38	144	-0-	5,293	-0-	413	661	4,219	-0-	-0-	521
30	63	684	15,588	-0-	1,979	967	11,948	207	487	522
91	44	431	15,220	-0-	1,885	1,694	11,353	-0-	288	523
159	416	1,382	39,379	-0-	3,610	4,106	30,687	175	801	524
107	61	1,125	18,871	-0-	1,402	3,524	13,080	600	265	525
49	328	1,018	41,125	-0-	2,896	3,281	33,011	1,150	787	526
8	70	75	10,363	-0-	1,010	802	8,539	-0-	12	527
53	529	1,165	45,730	-0-	3,854	2,932	37,901	152	891	528
300	643	3,152	51,165	-0-	4,074	3,984	41,698	500	909	529
48	35	331	13,906	-0-	1,400	803	11,524	-0-	179	530
65	53	65	11,492	-0-	1,283	554	9,590	-0-	65	531
123	300	811	34,548	-0-	3,607	2,093	28,113	46	689	532
83	68	447	15,126	-0-	1,693	1,299	11,907	-0-	227	533
69	61	442	9,875	-0-	814	874	7,900	154	133	534

SMALL LOAN COMPANIES

MONEY ORDER COMPANIES

DEBT MANAGEMENT COMPANIES

AS OF

DECEMBER 31, 1983

ANNUAL REPORT

OF THE SUPERINTENDENT OF BANKING

DEPARTMENT OF BANKING

STATE OF IOWA

Annual Report of the Small Loan Licensees

Consolidated report as made to the Superintendent of Banking for the year ending December 31, 1983 by the one hundred and seventy-three licensees engaged in the business of making loans of two thousands dollars or less pursuant to Chapter 536 and 537, Code of Iowa. Fifteen licenses were issued during the calendar year 1983, six of which were new licenses and nine were replacement of existing licenses. There were no denials.

BALANCE SHEET

ASSETS

Cash:		
a) On hand in banks		$ 1,974,773
b) Compensating balance		411,841
Short term investments		2,102,306
Loans receivable:		
a) Gross receivable	$368,579,631	
b) Less unearned	95,460,399	
c) Total net loan receivable	273,119,232	
d) Less reserve for bad debt	10,110,675	
e) Adjusted net receivable		263,008,557
Total liquid and earning assets		267,497,477
Inter-company loans		75,172,146
Investments in affiliates		461,158
Other investments		382,192
Furniture, fixtures, equipment and vehicles (less depreciation)		1,019,012
Building and land (less depreciation)		454,646
Repossessed property		3,049,301
Prepaid expenses & deferred charges		1,249,808
Other assets		5,145,210
Total assets		$354,430,950

LIABILITIES

Short term borrowings		$215,788,370
Long term borrowings		28,774,214
Reserves:		
a) Dealer reserve	640,130	
b) License & tax reserve	(880,751)	
c) Other reserves	521,271	280,650
Dividends payable		86,383
Other liabilites		4,809,736
Total liabilities		249,739,353
Net worth (if individual or partnership)		267,946
Capital stock:		
a) Preferred	1,457,853	
b) Common	13,411,179	
c) Less treasury stock	(1,125,024)	13,744,008
Paid in surplus		63,224,530
Retained earnings		27,455,113
Total shareholders equity		104,423,651
Total liabilities, equity or net worth		$354,430,950

INCOME

	Income per Month per Account	Small Loan	Industrial	Retail	Other	Total
Charges collected and / or earned	$18.84	$7,052,815	$48,421,449	$5,162,863	$ 1,050,000	$61,687,127
Other income						
a) Service charge			203,061			203,061
b) Late & deferment charges	.38	142,202	1,255,498	90,059		1,487,759
c) Other					10,549,360	10,549,360
Total operating income	19.22	7,195,017	49,880,008	5,252,922	11,599,360	73,927,307

EXPENSES

Advertising	.38	142,506	64 ,404	130,946	14,631	934,487
Auditing	.07	23,974	81,646	21,489	16,014	143,123
Bad debt						
a) Charge off	2.64	987,474	5,996,560	284,639	167,465	7,436,138
b) Deduct collections on charge off	(.66)	(247,113)	(907,521)	(64,912)	(31,673)	(1,251,219)
c) Additions to reserve for bad debt	.37	139,665	2,073,005	345,787	169,549	2,728,006
Depreciation and amortization	.13	47,737	245,754	74,089	25,811	393,391
Insurance and fidelity bonds	.14	52,827	388,261	51,043	21,595	513,726
Legal fees and disbursements	.30	113,571	454,804	74,290	17,923	660,588
Postage, printing, stationery & supplies	.46	172,077	695,668	213,733	25,495	1,106,973
Rent, janitorial services and utilities	.78	290,937	1,327,905	333,954	28,941	1,981,737
Salaries of officers, owners and partners	.58	216,160	387,028	118,498	80,413	802,099
Salaries of all other employees	3.74	1,400,806	6,359,351	1,691,232	179,773	9,631,162
Taxes (other than on income)	.22	83,919	224,585	70,135	24,290	402,929
License fees	.03	11,297	54,411	11,800	2,185	79,693
Telephone and telegraph	.45	167,737	681,263	163,396	22,698	1,035,094
Travel, auto expense and allowance	.30	112,799	357,181	103,421	18,855	592,256
Supervision and administration	1.99	745,135	3,888,175	520,643	56,441	5,210,394
Other expenses	1.68	701,683	3,826,932	892,067	125,580	5,546,262
Interest paid on borrowed funds	7.34	2,747,590	25,357,334	3,364,410	852,119	32,321,453
Total expenses before income	21.14	7,910,781	52,138,746	8,400,660	1,818,105	70,268,292
Income before income taxes	(1.92)	(715,764)	(2,258,738)	(3,147,738)	9,781,255	3,659,015
Income taxes						
a) State	.10	38,005	111,664	(68,083)	432,241	513,827
b) Federal	(.83)	(309,783)	(630,085)	(1,243,423)	3,720,397	1,537,106
Total expenses	20.41	7,639,003	51,620,325	7,089,154	5,970,743	72,319,225
NET EARNINGS	(1.19)	(443,986)	(1,740,317)	(1,836,232)	5,628,617	1,608,082

REGULATED LOAN BUSINESS PROFIT PERCENTAGES

Rate of Return

Average net receivable outstanding	$	26,357,349
Net income		(443,986)
Rate of return	%	(1.68)

Analysis of charges on loans:

Charges collected and / or earned	$	7,052,815
Average monthly rate collected	%	2.23

Analysis of expense per account

Average number of accounts outstanding	#	31,298
Total expenses		639,003
Average monthly expense per account	$	20.34

ANALYSIS OF REGULATED BUSINESS ACTIVITY

Loans outstanding at beginning of year	# 34,263	$ 28,440,124
Loans made during year	30,656	30,616,994
Loan balances purchased during year	846	744,961
Total	65,765	59,802,079
Loan balances charged off during year	1,915	1,342,944
Loan balances sold during year	676	543,909
Loans outstanding at end of year	31,189	26,067,588
Total	33,780	27,954,441
Collection of principal during the year	31,985	31,847,638

REGULATED LOAN BUSINESS-LEGAL ACTION

	Number	Small Loan Amount Due
Suits for recovery:		
a) Suits instituted during period	395	333,723
b) Suits settled before judgment during period	54	39,698
Possession of chattels obtained by licensee:		
a) Household goods	32	35,555
b) Automobiles	33	61,875
c) Other chattels and property	2	3,868
Sales of chattels by licensee:		
a) Number		56
b) Amount due		93,638
c) Amount collected		25,727

CLASSIFICATION OF LOANS BY SIZE

	Number	Percent	Principal	Percent
1 to 500	4,895	15.98	1,678,952	5.48
501 to 1200	15,798	51.51	13,122,087	42.86
1201 to 2000	9,963	32.51	15,815,955	51.66
Total	30,656	100.00	30,616,994	100.00

CLASSIFICATION OF LOANS MADE BY SECURITY

Household goods	14,969	48.83	15,859,210	51.80
Automobiles	3,072	10.02	3,269,450	10.68
Household goods and automobiles	2,852	9.30	3,706,004	12.10
Unsecured	7,603	24.80	5,873,623	19.18
Comaker endorsed or guaranteed	812	2.65	657,519	2.15
Other	1,348	4.40	1,251,188	4.09
Total	30,656	100.00	30,616,994	100.00

LOAN COMPANIES BY SIZE IN IOWA

	#Offices	Percent		#Accounts		
A	21	12.14	0 to 25	425	155,634	.60
B	13	7.51	26 to 50	452	286,343	1.10
C	33	19.08	51 to 100	3,052	2,403,349	9.22
D	43	24.86	101 to 150	6,742	5,401,796	20.72
E	12	6.93	151 to 200	2,581	1,867,145	7.16
F	13	7.51	201 to 250	3,348	2,665,266	10.22
G	14	8.09	251 to 300	4,107	3,650,640	14.00
H	14	8.09	301 to 400	5,679	4,902,692	18.81
I	8	4.63	401 to 500	3,738	3,466,278	13.30
J	2	1.16	501 & Over	1,065	1,268,445	4.87
Total	173	100.00		31,189	26,067,588	100.00

SUPPLEMENT INSURANCE REPORT

1. Loans made during the year:

a) Number	# 30,656
b) Amount (Gross loan amount)	$41,330,760

	Credit Life Insurance	Credit Health & Accident	Other Insurance
2. Insured loans made during the year:			
a) Number	# 26,112	# 23,707	# 12,005
b) Amount (Gross loan amount)	$31,777,792	$28,742,042	$15,745,949
3. Premiums:			
a) Net premiums collected from borrowers	$ 724,636	$ 1,152,395	876,617
4. Claims paid:			
a) Amount of claims paid to insured	$ 124,220	$ 298,158	$ 10,303
5. Net credit insurance income for small loans		$289,931	

SMALL LOAN COMPANIES

MONEY ORDER COMPANIES

DEBT MANAGEMENT COMPANIES

AS OF

DECEMBER 31, 1983

ALGONA
North Iowa Financial Services, Inc., 920 S. Phillips

AMES
Avco Financial Services, Inc., 422 Lincoln Way
Thorp Credit Inc., 107 S. Fifth St.

AUDUBON
A.B.C. Credit Corporation, 405 S. Park Place

BETTENDORF
Norwest Financial Iowa, Inc., 2308 Spruce Hill Drive

BOONE
Kinney Finance Company, Inc., 711 Alien St.

BURLINGTON
Avco Financial Services Inc., 324 N. 3rd St.
Heights Finance Corporation, 509 Jefferson St.
The Morris Plan Company of Iowa, 3216 Division St.

CARROLL
Norwest Financial Iowa, Inc., 512 N. Court St.
Personal Lenders, Inc., 205 W. 4th St.

CEDAR FALLS
CREDITHRIFT of America, Inc., No. 2, 214 Main St.
Thorp Credit Inc., 4618 University Ave.

CEDAR RAPIDS
Avco Financial Services, Inc., 4646 First Ave. NE
Beneficial Loan Co. of Iowa, 3234 Center Point Rd. NE
CIT Financial Services, Inc., 208 Collins Road NE
FinanceAmerica Thrift Corporation, 22 Wilson Ave.
HFC Thrift of Iowa, Inc., 112-2nd St., SE
Norwest Financial Iowa, Inc., 113 Third Ave., SE
The Morris Plan Company of Iowa, First Ave. & 2nd St.
The Morris Plan of Iowa, Inc., 1211 Edgewood Rd. SW
Thorp Credit Inc., 3950 Center Point Road NE
Thorp Credit Inc., 235 Edgewood Road NW
Thorp Credit Inc., 119 First Ave. SE

CENTERVILLE
Avco Financial Services, Inc., 301 N. 13th St.
Thorp Credit Inc., 100 W. Jackson

CHARLES CITY
Thorp Credit Inc., 304 N. Main St.

CLARION
Wright County Acceptance Corporation, 104 N. Main

CLINTON
Heights Finance Corporation, 343-5th Ave. S.
Norwest Financial Iowa, Inc., 413 S. 2nd St.
The Morris Plan Company of Iowa, 240-6th Ave. S.

COUNCIL BLUFFS
Associates Financial Services Company of Iowa, Inc. 255 W. Broadway
Avco Financial Services, Inc., 401 W. Broadway
Avco Financial Services, Inc., 2119 W. Broadway
HFC Thrift of Iowa, Inc., 33 S. Main St.
Norwest Financial of Iowa, Inc., 1924 W. Broadway
Richardson's Loan Service, 509½ S. Main St.
Security Savings, Inc., 509 W. Broadway
Thorp Credit Inc., 102 Midlands Mall

CRESTON
Avco Financial Services, Inc., 103 N. Elm
O'Dea Finance Company, 215 N. Maple St.

DAVENPORT
Associates Financial Services Co. of Iowa, Inc., 901 E. Kimberly Road
Avco Financial Services, Inc., 4211 Ripley
Beneficial Loan Company of Iowa, 103 E. 2nd St.
Budget Consultants & Financial Services, 1414 W. Locust
CIT Financial Services, Inc., 1706 Brady St.
FinanceAmerica Corporation, 101 W. 2nd St.
FinanceAmerica Thrift Corporation, 101 W. 2nd St.
Heights Finance Corporation, 2906 W. Central Park Ave.
HFC Thrift of Iowa, Inc., 4217 Ripley St.
Lloyd's Plan, Inc., 3717 Brady St.
Norwest Financial Iowa, Inc., 710 E. Kimberly Road
Security Pacific Finance Money Center Inc., 616 E. Kimberly
The Morris Plan Company of Iowa, 218 Harrison St.
The Morris Plan Company of Iowa, 1833 E. Kimberly Rd.

DECORAH
Thorp Credit Inc., 209 W. Water St.

DENISON
Avco Financial Services, Inc., 24 N. Main St.

DES MOINES
Associates Financial Services Company of Iowa, Inc., 1321 E. Euclid Ave.
Avco Financial Services, Inc., 2719 Douglas Ave.
Capital Insurance & Financial Services, 407 Court
Cash Credit Corporation, 514 E. Euclid Ave.
Cash Credit Corporation, 3520 Beaver
CREDITHRIFT of America, Inc., No. 2, 3125 Douglas Ave.
FinanceAmerica Thrift Corporation, 1013 Locust St.
Heights Finance Corporation, 1300 Grand Ave.
HFC Thrift of Iowa, Inc., 4026 Fleur Drive
HFC Thrift of Iowa, Inc., 4347-C Merle Hay Rd.
Iowa Beneficial Finance, Inc., 606 Grand Ave.
Iowa Refinance Co., 1414 Grand Ave.
Norwest Financial Iowa, Inc., 620 Locust
Norwest Financial Iowa, Inc., 3839 Merle Hay Road
Norwest Financial Iowa, Inc., 1300 E. Army Post Road
O'Dea Finance Company, 1117 Locust St.
Peoples Finance Company, 1026 Locust St.
Peoples Finance Company, 2901 Douglas Ave.
Security Pacific Finance Money Center, Inc., 418-9th St.
The Morris Plan Company of Iowa, 1301 E. Euclid Ave.
The Morris Plan Company of Iowa, 610 Locust St.

The Morris Plan Company of Iowa, 3839 Merle Hay Rd.
Thorp Credit Inc., 3605 SE 14th St.
Thorp Credit Inc., 4630 Merle Hay Rd.
Town Finance Co., 2806 Ingersoll Ave.
Town Finance Co. of Des Moines, 1301 E. Euclid Ave.

DUBUQUE

Fireside Credit Inc., 2376 Central Ave.
Heights Finance Corporation, 3430 Dodge
Norwest Financial Iowa, Inc., 2600 Dodge St.
The Morris Plan Company of Iowa, Eighth and Locust
Thorp Credit Inc., 1950 Kennedy Road
Tri-State Loan Co., 290 Nesler Centre

ESTHERVILLE

Thorp Credit Inc., 624 Central Ave.

FOREST CITY

Thompson Credit Co., 116 W. "K" St.

FORT DODGE

Avco Financial Services, Inc., 1009 Central Ave.
Beneficial Loan Co. of Iowa, 1014 Central Ave.
CREDITHRIFT of America, Inc., No. 2, 1222 A Central Ave.
Heights Finance Corporation, 923 Central Ave.
HFC Thrift of Iowa, Inc., 919 Central Ave.
Thorp Credit Inc., 2415 5th Ave.

FORT MADISON

Fort Madison Security Co., 615 8th St.

GLENWOOD

Midwest Loan Co., 416 1st St.

IOWA CITY

Budget Acceptance Plan, Inc., 2 E. Benton St.
Globe Loan Company, 1214 S. Gilbert St.
Heights Finance Corporation, 1818 Lower Muscatine Rd.
The Morris Plan Company of Iowa, 1705 1st Ave.
Thorp Credit Inc., 1902 Broadway

KEOKUK

Norwest Financial Iowa, Inc., 710 Main St.

KNOXVILLE

C.L. Pine Loan Company, 117 W. Main St.
Thorp Credit Inc., 105 W. Main St.

MARION

The Morris Plan Company of Iowa, 665 Marion Blvd.
Thorp Credit Inc., 151 Marion Blvd.

MARSHALLTOWN

CREDITHRIFT of America, Inc., No. 2, 27 N. Center St.
HFC Thrift of Iowa, Inc., 13 W. Main St.
Thorp Credit Inc., 112 S. 2nd Ave.

MASON CITY

CREDITHRIFT of America, Inc., No. 2, 520 S. Pierce Ave.
Heights Finance Corporation, 15 E. State St.
O'Dea Finance Company, 214 N. Federal
Thorp Credit Inc., 120 W. State St.

McGREGOR

Security Loan Co., 210 Main St

MUSCATINE

The Morris Plan Company of Iowa, 2104 Park Ave.
Thorp Credit Inc., 1507 Plaza Place

NEWTON

Heights Finance Corporation, 110 1st Ave., E.
Thorp Credit Inc., 204 N. 2nd Ave. W.

OELWEIN

Thorp Credit Inc., 7 S. Frederick

OSKALOOSA

Avco Financial Services, Inc., 114 High Ave. W.
Thorp Credit Inc., 113 N. Market St.

OTTUMWA

CIT Financial Services, Inc., 837 Church St.
CREDITHRIFT of America, Inc., No. 2, 2439 Northgate St.
HFC Thrift of Iowa, Inc., 222 E. Main St.
Ottumwa Loan Co., 118 W. 3rd St.
Peoples Finance Company, 205 E. Main St.
Thorp Credit Inc., 302 W. 2nd St.

PERRY

Local Loan Co. of Perry, 1324 Second St.
Thorp Credit Inc., 1122 Willis Ave.

RED OAK

Home Loan & Finance Co., Inc., 211 Washington Ave.
Thorp Credit Inc., 1000 Broadway

SHENANDOAH

Avco Financial Services, Inc., 718 W. Sheridan

SIOUX CITY

Associates Financial Services Company of Iowa, Inc. 200 Commerce Bldg.
Avco Financial Services, Inc., 418 Jackson St.
Household Finance Corporation, 523-5th St.
Norwest Financial Iowa, Inc., 523-49th St.
Security Pacific Finance Money Center, Inc., 511 5th St.
Sioux City Security Finance Company, Inc., 2030 South Aubin St.
The Morris Plan Company of Iowa, 908 Pierce St.
Thorp Credit Inc., 1910 Pierce St.
Thorp Credit Inc., 4301 Gordon Drive

SPENCER

Avco Financial Services, 920 N. Grand Ave.
O'Dea Finance Company, 928 S. Grand
Thorp Credit Inc., 526 Grand

STORM LAKE

Avco Financial Services, Inc., 725 Lake Ave.

URBANDALE

CIT Financial Services, Inc., 8401 Douglas
CREDITHRIFT of America, Inc. No. 2, 2400 86th St.
Heights Finance Corporation, 6401 Douglas
Thorp Credit Inc., 7611 Douglas Ave.

VINTON

Benton County Finance Co., 301 W. 4th St.

WASHINGTON

Thorp Credit Inc., 211 S. Marion Ave.

WATERLOO

A & F Finance Co., 324 Manhard
Associates Financial Services Company of Iowa, Inc. 3626 University
Avco Financial Services, Inc., 4013 University
Beneficial Loan Co. of Iowa, 622 Commercial St.
Heights Finance Corporation, 2024 Bopp St.
HFC Thrift of Iowa, Inc., 2735 University
Keller-Apex Loan, Inc., 209 E. 5th St.
Norwest Financial Iowa, Inc., 2833 University Ave.
Peoples Finance Company, 512 Lafayette St.
The Morris Plan Company of Iowa, 3017 University Ave.
The Morris Plan Company of Iowa, 1506 LaPorte Road
Thorp Credit Inc., 910 A Decathlon Drive

WEBSTER CITY

Frazer Finance Co., Inc., 905 Seneca St.

WEST DES MOINES

Security Loan Co. of Des Moines, Iowa, 324 5th St.

WEST LIBERTY

Globe Loan Compan, 219 Calhoun St.

NON RESIDENT LICENSEES

MOLINE, ILLINOIS

Beneficial Finance Co. of Illinois, Inc., 3614-23rd Ave.
General Finance Corporation of Illinois, 530 16th St.

OMAHA, NEBRASKA

FinanceAmerica Corporation of Nebraska, 2460 S. 120th St.

MONEY ORDER COMPANIES

In accordance with the provisions of Chapter 533B, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1983:

American Express Company
American Express Plaza
New York, New York

Associates Financial Express, Inc.
1148 Luke St.
Dallas, Texas

BankAmerica Corporation
Bank of America Center
P.O. Box 37000
San Francisco, California

Barclays Bank International LTD.
120 Broadway
New York, New York

Citicorp
399 Park Avenue
New York, New York

Hy-Vee Food Store, Inc.
1801 Osceola Avenue
Chariton, Iowa

Keith's Foods, Inc.
207 E. Locust
Bloomfield, Iowa

Republic Money Orders
P.O. Box 1762
Dallas, Texas

The Chase Manhattan Corporation
One Chase Manhattan Plaza
New York, New York

Thomas Cook, Inc.
587 Fifth Avenue
New York, New York

Travelers Express Companies
5975 Wayzata Blvd.
Minneapolis, MN

Travellers Cheque Associates LTD
154 Edward Street
Brighton, Sussex BN2 2LH,
England

DEBT MANAGEMENT COMPANIES

In accordance with the provisions ofChapter 533A, Code of Iowa, the following firms were licensed by the Department of Banking as of December 31, 1983:

Center Finance
5270 N. Park Place NE
Cedar Rapids, Iowa

Family Financial Counseling
Center
3649½ First Avenue SE, Suite 2
Cedar Rapids, Iowa 52402

Budget Consultants & Financial
Services, Inc.
1414 West Locust
Davenport, Iowa

Lloyd's Financial Counseling, Inc.
3717 Brady St.
Davenport, Iowa

Budget Management, Inc.
3209 Ingersoll Avenue
Des Moines, Iowa

Services Marketing Corporation
609-38th Street
Des Moines, Iowa

Tri-State Family Budget Service
290 Nesler Centre
Dubuque, Iowa

Iowa Children's & Family Services
912 First Avenue North
Fort Dodge, Iowa

Money Management, Inc.
118 West Third
Ottumwa, Iowa

Family Management, Inc.
307 West 5th Street
Waterloo, Iowa